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# CERTIFICATE OF WIRE TRANSFER INFORMATION

| REPETITIVE WIRE CODE NUMBER: (for Lender use only)  BENEFICIARY OF FUNDS:  ORDER NUMBER: 71034CPN  ESCROW NUMBER: 71034CPN  ADDITIONAL INSTRUCTIONS:  FOR FURTHER CREDIT:  ADDRESS: |
|---|
| ORDER NUMBER: 71034CPN  ESCROW NUMBER: 71034CPN  ADDITIONAL INSTRUCTIONS:  FOR FURTHER CREDIT:  |
| SSCROW NUMBER: 71034CPN  ADDITIONAL INSTRUCTIONS:  FOR FURTHER CREDIT:  |
| FOR FURTHER CREDIT:   |
| FOR FURTHER CREDIT:   |
|   |
| ADDREGG.  |
|   |
| ACCOUNT NUMBER:   |
| BANK INFORMATION:   |
| BANK NAME:  |
| ADDRESS:  |
| ABA/ROUTING NUMBER:   |
| SPECIAL INSTRUCTIONS:   |
| CERTIFY THE ABOVE INFORMATION IS CORRECT AND WE REQUEST YOU FUND BY WIRE TRANSFER AS DETAILED ABOVE.  |
|   |
| 3Y:, ESCROW OFFICER/TITLE OFFICER   |
| (MUST BE SIGNED)  |
| Tote: If attaching separate wire instructions to this sheet, please place letterhead from your company or supply an authorized signature.   |
|   |

### 12-12020-mg Doc 5514-9 Filed 10/23/13 Entered 10/25/13 15:50:27 Exhibit

## CERTIfication of Wire Transfer Information TRA2 of 36 CLOSED LOAN TRANSWITT AL

Homecomings Financial
One Meridian Crossing, Ste. 100
Minneapolis MN 55423
888 368-3686

Borrower: PERRY GOERNER
Loan #: 047-332935-7

From: CRESCENT LAKE SETTLEMENT
585 STEWART AVE. SUITE 505
GARDEN CITY, NY 11530

 Your File Number:
 71034CPN

 Your Phone Number:
 516-222-2017

 Your Fax Number:
 516-222-2315

Closed loan package is to be returned to HFN at the above address within 48 hours of disbursement.

Do not use regular mail. This transmittal form must be completed and must accompany the executed loan package when returned to HFN. Please stack the documents in the order below and include specifically the original and number of copies and/or certified copies specified below. Indicate all documents being returned with an "X" on the appropriate line below.

The following documents are to be signed and returned with the closed package:

|     | Sent | Returned            |   |   |
|-----|------|---------------------|---|---|
| • ( |      | )( )                | HUD-1 Settlement Statement                  | Original + 1 certified copy             |
| (   | X    | ) (                 | Real Estate Tax Certification               | Original + 1 copy                       |
| ì   | х    | )( )                | First Payment Letter                        | Original + 1 certified copy             |
| ì   | X    | $i \in \mathcal{I}$ | Note/Addendum to Note                       | Original + 1 certified copy             |
| ì   | X    | je j                | Mortgage/Deed of Trust & Riders             | 2 certified copies                      |
| è   |      | <b>( )</b>          | Corporate Assignment of Mortgages           | 2 certified copies (seal legible)       |
| ì   |      | ) ( )               | Master Insurance (Condo/PUD)                | Original + 1 copy                       |
| ì   |      | ) (                 | Hazard/Windstorm Insurance/Paid Receipt     | Original + 1 copy                       |
| ì   |      | ) (                 | Flood Insurance/Paid Receipt                | Original + 1 copy                       |
| (   | x    | ) (                 | Lender's Closing Instructions               | Signed Original + 1 copy                |
| ì   |      | ) (                 | Warranty Deed                               | 1 certified copy                        |
| ì   | х    | ) ( )               | Truth in Lending                            | Original                                |
| ì   | X    | ) ( )               | Affidavit of Occupancy                      | Original                                |
| (   | X    | ) (                 | W-9's                                       | Original                                |
| (   | X    | ) (                 | Opportunity to Rescind                      | Original                                |
| (   | Х    | )( )                | Document Agreement                          | Original                                |
| (   | Х    | ) (                 | Notice to Borrower (Flood)                  | Original + 1 copy                       |
| (   |      | ) (                 | Escrow Waiver                               | Original + 1 copy                       |
| (   |      | ) (                 | Anti-Coercion                               | Original                                |
| (   | X    | ) (                 | Borrower(s) Authorization & Certification   | Original                                |
| (   |      | ) ( ' )             | Power of Attorney                           | 2 Certified copies                      |
| (   |      | ) (                 | Residential Loan Application (1003)         | Original + 1 certified copy             |
| (   | X    | )( )                | Same Name Affidavit(s)/Legal Signature Cert | Original + 1 copy                       |
| (   |      | ) ( : )             | 1040's - Original Signature                 | Original copy signed                    |
| (   |      | ) (                 | Survey/Affidavit                            | 2 Originals, sealed                     |
| (   |      | ) ( , )             | Form 4506                                   | Original                                |
| (   |      | ) (                 | Title Commitment                            | Original & Endorsement (must be signed) |
| (   | X    | ) (                 | Disclosure(s) - Program & Servicing         | Original                                |
| (   |      | ) (                 | Appraisal Disclosure                        | Original                                |
| (   |      | )( )                |   |   |
| (   |      | ) (                 |   |   |
| •   |      | ) (                 |   |   |
| (   |      | ) ( - )             |   |   |
| (   |      | ) (, , -)           |   |   |
|     |      |                     |   |   |

### Initial Escrow Account Disclosure Statement

| Date:      | 03/30/2007   | Loan Number:   | 047-332935-7                                  | Case Number:   |
|------------|--|--|---|--|
| Servicer's | Name and Address:<br>nomeconings financial<br>limited Limbletty com<br>9 Sylvan Vay, Suite 4<br>Parsippany, NJ 07054 | PANY<br>GO   | HINGS FINANCIAL RETWORK,                      | 186.) sign the second s |
| Toll Free  | Number: <sub>973-829-1100</sub>  |  |   |  |
| Barrower   | 53 PERRY GOERNER   | The second secon | Property Ad<br>12 Marthus SC<br>SUSSEX, NJ 07 | HOL RHE  |

Mailing Address: 12 WANTAGE SCHOOL ROAD SUSSEX, NJ 07461

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

| Month<br>(or Period)  | Payments to<br>Escrow Account              | Payments from<br>Escrew Account | Description      | Escrow Account Balance |
|---|--|---------------------------------|------------------|------------------------|
| itial Deposit:  | i Masti                                    |                                 |                  | 891.09                 |
| 06/01/2007  | 555.09                                     | 0.00                            |                  | 2001.27<br>2556.26     |
| 08/01/2007<br>08/01/2007  | \$55.09<br>\$55.09                         | 1497.27                         | CTY TAX(1497.27) | 1614.18                |
| 10/01/2007  | 1888 <b>3858209</b><br>555.09              | 0.00                            |                  | 2052.36                |
| 12/01/2007  | 555.09                                     | 0.00                            |                  | 1665.27                |
| 02/01/2008  | 30.08.388.488<br>555.09                    | 1497.27                         | CTY TAX(1497.27) | 1278.18<br>1853.27     |
| 04/01/2008<br>04/01/2008  | <b>335,09</b><br>555.09                    | 0.00                            |                  | 2388.36                |
|   |  |                                 |                  |                        |
|   |  |                                 |                  | 25                     |
|   | A 046-1 4 (12-00)(1904-1904-1904-1904-1904 |                                 |                  |                        |
|   | Post All                                   | 100                             |                  |                        |
|   |  |                                 |                  |                        |
|   |  |                                 |                  |                        |
| gyggan ac silver om transport k <b>af e</b> ndrystellen<br>gygg | 127  |                                 |                  |                        |
|   |  |                                 |                  |                        |

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

|   | Cushion selected by servicer: \$   | 1,110,18                        |
|---|--|---------------------------------|
| Your sonthly which \$ 2,254.97 escrow account.                    | mortgage payment for the coming year will be \$ will be for principal and interest and \$ 555.09   | 2810.06 of<br>will go into your |
| Your first which \$ escrow account. The terms of during the year. | mortgage payment for the coming year will be \$ will be for principal and interest and \$ your loan may result in changes to the monthly principal |                                 |
| -503R (9502)  | VMP MORTGAGE FORMS - (800)521-7291   | 2/95                            |

12-12020-mg Doc 5514-9 Filed 10/23/13 Entered 10/25/13 15:50:27 Exhibit Certification of Minarcian ster (Intermetions Pg 4 of Chent Date: MARCH 30, 2007 FINANCIAL NETWORK, INC.)
9 SYLVAN WAY, SUITE 100 Closing/Disburse. Date: APRIL 4, 2007 Lock Expiration Date: APRIL 16, 2007 PARSIPPANY, NJ 07054 047-332935-7 Loan No.: Phone: 973-829-1100 App. No.: To: CRESCENT LAKE SETTLEMENT 71034CPN 585 STEWART AVE, SUITE 505 Order No.: Escrow/File No.: 71034CPN GARDEN CITY, NY 11530 April Mounce-Cortez Phone: 516-222-2017 Fax: 516-222-2315 Funder Name: 973 829-1100 Phone No.: Attn: MICHAEL Re: Borrowers(s): PERRY GOERNER Fax No.: (973) 829-1900 APN #1: BLOCK: 43 LOT: 7.18 APN #2: KENSINGTON FINANCIAL SVCS **Broker Name:** Property Address: 12 WANTAGE SCHOOL ROAD LLC 201-818-6767 **Broker Phone:** SUSSEX, NJ 07461 SPECIFIC CLOSING INSTRUCTIONS The HUD-1 must be faxed to April Mounce-Cortez prior to scheduled closing for review and approval. Ωt Refer to Page 2 for listing of documents to be faxed prior to disbursement. LOAN TERMS: Loan Amount: \$ 322,500.00 Refinance with Cash Out Sales Price: N/A 7.5000% Interest Rate: Property Type: SFR Monthly P&I: \$ 2,254.97 Last Payment Date: APRIL 1, 2037 First Payment Date: MAY 1, 2007 FEES AND COSTS (List Fees on line of HUD-1 as indicated below): TOTAL POC \* Fee is not deducted from the wire amount. At closing, collect from the borrower and disburse directly to broker. \*\*Fee is not deducted from the wire amount; this fee will be paid by the lender to a third party vendor outside of closing. \$ 3,695.85 Broker Fee from HF to Broker: (show as POC on HUD-1; use exact language; amount will be included in wire amount) 801 ORIGINATION FEE TO LENDER: 802 DISCOUNT FEE TO LENDER: 817 BUYDOWN: 2.821.88 \* 808 BROKER 0.8750% ORIG /0 % DISCOUNT 275.00 275.00 \* 803 APPRAISAL FEE TO BROKER 804 CREDIT REPORT FEE TO BROKER 805 LENDER INSPECTION FEE 665.00 810 COMMITMENT FEE TO HF 450.00 \* 811 BROKER APPLICATION FEE TO BROKER 812 813 814 815 816 \*\* Flood Cert fee paid to First American Flood Data Services to be shown as POC 6.00 \*\* Tax Service fee paid to First American Real Estate Tax Vendor to be shown as POC 60.00 PER DIEM INTEREST: From: 04/04/2007 To: 04/01/2007 ~198.80 901 Subtotal of Per Diem Interest: days at \$ 66.2671 per day -3 IMPOUNDS/ESCROWS: Impound/Escrows will be net-funded from the loan proceeds. 56.00 per month = \$ 504.00 month(s) at 1001 Hazard Insurance 9 per month = \$ month(s) at 1002 Mortgage Insurance month(s) at per month = \$ 1003 City Taxes per month = \$ 998.18 month(s) at 1004 County Taxes 499.09 month(s) at per month = \$ 1005 Annual Assessment per month = \$ 1006 Flood Insurance month(s) at per month = \$ month(s) at 1007 per month = \$ 1008 month(s) at 1009 Aggregate Escrow Adjustment = \$ -611.09 Impound Subtotal: 891.09 324,838.56

The borrower(s) are only to be charged fees at closing which are disclosed (in break out form) on the HUD-1 Settlement Statement.

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IF YOU ARE MADE AWARE THAT THIS LOAN WILL NOT BE CLOSING, IMMEDIATELY NOTIFY HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.) FOR THE CANCELLATION OF FUNDS.

#### **PAYOFF CONDITIONS:**

It is a condition to the funding of this loan that the following payoffs be made through this closing. Indicate payoffs on the HUD-1 Settlement Statement or provide other satisfactory evidence of payoff:

M120 - The following debts are to be paid through escrow: ASC \$178,394.14 WACHOVIA \$46,310.08

### ADDITIONAL CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS:

- CLS1 NO COURIER OR WIRE FEES ON HUD.
  YSP CANNOT APPEAR ON HUD. MUST BE SHOWN AS BROKER FEE FROM HF TO BROKER.
  TAXES TO BE PAID AT CLOSING OR AS POC ON HUD. (2nd QTR. 05-01-2007)
- CLS2 PLEASE PUT FAX, COURIER, WIRE, COPY, E-DOC, E-MAIL, AND FAX FEES AS "MISC. OFFICE FEES".
- CLS3 FAX PRE-LIM HUD PRIOR TO CLOSING WITH COVERSHEET.
  \*\*\* CRITICAL DOCS MUST BE FAXED AFTER CLOSING.\*\*\*
- CLS4 JUDGEMENTS AND LIENS MUST BE FAXED AFTER CLOSING.
- CLSA CLOSING AGENT Please ensure legal description and any riders are attached to and recorded with Security Instrument and returned with certified copies.
- Q300 Initial 1003 signed and dated. Effective with all applications dated on or after January 1, 2006, brokers are required to use FNMA 1003 with a revision date of July 2005. All previous 1003 forms are obsolete.
- Q301 Final typed 1003-Broker to provide at closing-Borrower to sign all pages. Loan amt & int rate must match final approval & rate lock. Effective 01/01/06 1003 revised 07/05 required. Borrowers to sign top of page 1 if joint credit.
- Q726 Closing Agent to separate FACTA disclosures and distribute to the appropriate borrower(s).

#### LOAN DOCUMENTS:

Deliver one (1) copy of all loan documents to the borrower(s); deliver one (1) copy of the Federal Truth-in-Lending

Disclosure Statement to each borrower. The following documents must be faxed to April Mounce-Cortez

at (973) 829-1900 for review prior

| to disbursement: (X) Note (X) DOT/Mortgage (1st, signature/notary pgs. & riders) (X) HUD-1 (X) Final TIL Disclosure (signed) () () () () | <ul> <li>(X) Rescission Notice / Notice of Right to Cancel</li> <li>(X) Hazard Insurance Policy/Binder showing correct mortgagee address</li> <li>() Note Allonge to HFN</li> <li>() Assignment</li> <li>()</li> </ul> |
|--|--|
| ( )  | FUNDING NUMBER:  |

For table-funded loans, the funding number assigned by HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.) must be written above. These instructions must be returned in the closing package. Failure to comply with these instructions may result in funds being withdrawn, even after disbursement.

#### HAZARD INSURANCE:

- 1. The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the Property is located in a special flood hazard area. Policies which exclude (in whole or in part) for loss caused by windstorm, hail, explosions, riots, civil disturbances, aircraft, vehicles and smoke damage, will only be acceptable when accompanied by a separate policy or endorsement which provides adequate coverage.
- 2. Dwelling coverage requirements refer to Insurance Requirements form included with documents.
- Loss payee/mortgagee clause to read:
   Homecomings Financial, LLC (f/k/a Homecomings Financial Network, Inc.)
   its successors and/or assigns
   P.O. Box 100585
   Florence, SC 29501-0585

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The final HUD-1 Settlement Statement must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent hereto. If any changes to fees occur, documents may need to be re-drawn and re-signed. Any changes to HFN-approved HUD-1 require written re-approval from HFN.

Closing Agent Fee Disclosed \$ 1,900.00

If this amount is higher, you must contact:

April Mounce-Cortez

at 973 829-1100 prior to disbursement for corrected disclosures.

#### **CLOSED LOAN TRANSMITTAL:**

All original documents, with the exception of those to be recorded (Security Instrument, Riders, Assignment(s), Grant Deed, Quit Claim Deed, Power of Attorney, etc.) must be express mailed or hand-delivered within 48 hours of disbursement to:

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)

One Meridian Crossing, Ste. 100

Minneapolis MN 55423

ATTN: Post-Closing Department Mail Code 03-06-40

Please return certified copies of those documents that are to be recorded.

All recorded documents and the final Title Policy must be forwarded within 30 days of disbursement to:

HOMECOMINGS FINANCIAL, LLC (F/E/A HOMECOMINGS FINANCIAL NETWORK, INC.)

One Meridian Crossing, Ste. 100

Minneapolis MN 55423

ATTN: Final Docs Department Mail Code 03-06-35

An original Certified County Copy (document certified by the county recorder) may be sent as an alternative to the original if the county takes longer than 30 days to return recorded documents.

If recorded documents are to be returned with the closing package, please place recorded documents in a separate envelope

and firmly attach to the top of the closing package.

We are actively engaged in the secondary marketing of our loans. Failure to forward the loan closing documents and to meet other requirements herein within 48 hours of disbursement, or as otherwise specifically set forth herein, may result in damage to us. Your willingness to undertake settlement constitutes your agreement to compensate us for all costs and damages, including recording fees and attorney's fees we may suffer as a result of your failure to comply fully with the requirements herein in a timely manner.

You are authorized to proceed with the loan closing ONLY when you have in your possession all items specified in the Specific Loan Closing Instructions and you are in a position to deliver all documents specified in these instructions EXCEPT the original mortgage/deed of trust, riders and assignment(s) attached thereunto and the final title policy to this office within 48 hours of disbursement. If any documents are altered or you are unable to comply with these instructions in any way, or; if you become aware that any of the representations made by this borrower(s) are untrue, you must immediately notify HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.) and may not close this loan without their expressed written consent.

#### TITLE INSURANCE REQUIREMENTS:

You are authorized to use funds for the account of the Borrowers and to record all instruments when you comply with the following:

- 1. THIS LOAN MUST RECORD IN FIRST LIEN POSITION PRIOR TO THE LOAN APPROVAL EXPIRATION DATE NOTED ABOVE. PROVIDE DUPLICATE ORIGINALS OF THE ALTA TITLE POLICY
- 2. Vesting to read:
- 3. ALTA Title Insurance Policy must insure: Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender, its successors and assigns. (Policy to reflect Lender's name as shown in the security instrument.)
- 4. ALTA/CLTA/TLTA Title Policy required on all first mortgages, all second mortgages greater than \$100,000 and all second mortgages recording in first lien position. A limited coverage policy is acceptable on second mortgage loans recorded in second position provided the loan amount is \$100,000 or less. All Title Policies must contain the following endorsements (or their equivalents):
  - ° ALTA 8.1/LTAA 3R/PA 900/T-36 Environmental
  - ALTA 9.0/CLTA 100/PA 100 and PA 300/CLTA100.29/T-19, Restrictions, Encroachments, Minerals
  - ° ALTA 4/CLTA 100.13, 115 and 116.2/TIRSA 4/PA 800/NM 50/T-28, Condominium, if property is a condo
  - ALTA 5/CLTA 100.13 and 115.2/TIRSA 5.1/PA 801/NM 50/T-17, Planned Unit Development, if property is a PUD
  - ° ALTA 7/T-31, Manufactured Housing Unit, if property is a manufactured home
  - ° ALTA 6 or 6.1/CLTA 111.5/PA 710/T-33, Variable Rate Mortgage, if loan is an ARM
  - ALTA 6.2/CLTA 111.8/TIRSA 6.2/PA 710-6.2/T-33.1, Variable Rate Mortgage Negative Amortization, if loan has a negative amortization feature
  - ° CLTA 116 if property state is California
  - ° CLTA 111.9 if property state is California and loan has a balloon feature
  - ° NM 11 if property state is New Mexico and property is single family residence
  - ° NM 50 if property state is New Mexico and property is a multi-unit

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Special note for single-family residences in New Mexico - In addition to obtaining a NM Form 11 Multipurpose Endorsement, delete exceptions B-2 (easements), B-3 (encroachments), and B-7 (unpatented mining claims). B-2 and B-3 can be deleted by providing a survey that shows boundary lines and property improvements.

Notice to Closing Agent: All non-standard endorsements that apply to this loan transaction must also be added to the final title insurance policy.

- 5. ALTA/CLTA/TLTA Title Policy must be free from liens, encumbrances, easements, encroachments and other title matters with the exception of the following:
  - (i) The lien of our loan in the amount of \$322,500.00, or in the amount of the maximum negative amortization allowable on the lien (110% for negative amortization loans in New York State, or 115% for negative amortization loans in any other state), on the property described herein showing the Instrument or Document Number and the date of recording of the Security Instrument;

All judgments and liens must be paid off, subordinated or insured over. Homecomings Financial will not question title on the grounds that title is subject to the following exceptions:

- Oustomary public utility subsurface easements, the location of which are fixed and can be verified, providing that the exercise of rights of easement will not interfere with the use and enjoyment of any present improvements on the Mortgaged Premises or proposed improvements upon which the appraisal or Loan is based.
- Above-Surface public utility easements that extend along one or more property lines for distribution purposes or along the rear property line for drainage, as long as they do not extend more than 12 feet from the property lines and do not interfere with any of the buildings or improvements or with the use of the Mortgaged Premises itself.
- Any encroachment on an easement for public utilities by a garage or any other improvement, except those improvements that are attached to, or are a portion of the main dwelling structure, provided this encroachment does not interfere with the use of the easement or exercise of rights or repair and maintenance.
- Ocost, minimum dwelling size, use, building materials or setback restrictions as long as their violation will not result in the forfeiture or reversion of the title or lien of any kind for damages, or have an adverse affect on the fair market Value of the Mortgaged Premises.
- Mutual easement agreements that establish joint driveways or party walls constructed on the Mortgaged Premises and on an adjoining property, as long as all future owners have unlimited and unrestricted use of them.
- Encroachments of one foot or less on adjoining property by eaves or other overhanging projections or by driveways, as long as there is at least a ten foot clearance between the buildings on the Mortgaged Premises and the property affected by the encroachments.
- Encroachments on the Mortgaged Premises by improvements on adjoining property where these encroachments extend one foot or less over the property line of the Mortgaged Premises, have a total area of 50 square feet or less, do not touch any buildings and do not interfere with the use of any improvements on the Mortgaged Premises or the use of the Mortgaged Premises not occupied by improvements.
- <sup>o</sup> Encroachments on adjoining properties by hedges or removable fences.
- Outstanding oil, water or mineral rights customarily waived by other lenders are acceptable, as long as they
  will not result in damage to the Mortgaged Premises or impair its use for residential purposes.
- ° Liens for real estate or ad valorem taxes and assessments not yet due and payable.

#### SECONDARY FINANCING:

Secondary financing in the amount of \$

0.00 has been approved.

#### GENERAL CLOSING INSTRUCTIONS

Do not close or fund this loan unless ALL conditions in these closing instructions and any supplemental closing instructions have been satisfied. The total consideration of this transaction except for our loan proceeds and approved secondary financing must pass to you in the form of cash. Do not close or fund this loan if you have knowledge of a concurrent or subsequent transaction which would transfer the subject property.

You must follow these instructions exactly. These closing instructions can only be modified with our advance written approval. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us in writing to the contrary within 48 hours of your receipt hereof or if you disburse any funds to or for the account of the Borrower(s).

#### **EXECUTION OF DOCUMENTS:**

- Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his
  or her signature. All signatures must be witnessed if required or customary. All signature acknowledgements must be
  executed by a person authorized to take acknowledgements in the state of closing.
- Any correction or change to loan documents must be approved in writing by us in advance. No whiteout permitted.
   Approved deletions should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.
- 3. All Powers of Attorney must be specific and must be provided to and approved by us in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded, a certified copy provided to us.

#### RESCISSION:

 If the transaction is subject to rescission, provide each Borrower and each person having any ownership interest in the security property (borrowing and non-borrowing parties) with two (2) copies each of the completed Notice of Right to

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Cancel and one (1) copy each of the Truth-in-Lending statement. The Truth-in-Lending statement must be executed by all borrowers and the Notice of Right to Cancel must be properly completed (including all dates) and each Borrower and person given a Notice of Right to Cancel must execute an acknowledgement of receipt prior to copies being distributed. Your failure to properly complete and provide the Notice of Right to Cancel and Truth-in-Lending forms to each person entitled to receive the forms will delay this closing.

- No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without our prior written consent. There are no exceptions to this policy.
- 3. If any Borrower or other person having an ownership interest in the Security Property indicates that he or she wishes to cancel this transaction, contact us immediately for further instructions.

#### **SURVEYS**:

- 1. A valid survey dated within 90 days of closing is required in areas where surveys are customary.
- The survey must contain all relevant and customary information and certifications and the legal description lot size and street must agree with the appraisal and closing documents.

#### ADDITIONAL INFORMATION:

If for any reason this loan does not close within 24 hours of your receipt of funds, immediately return all documents to Lender and wire all funds only to:

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)
9 Sylvan Way, Suite 310
Parsippany, NJ 07054

Closing agent to notify the lender in writing prior to closing the loan if title to the subject property has changed hands within the past 180 days. Closing agent to notify lender if the agent has knowledge of previous, concurrent, or subsequent transactions involving the borrower(s) or subject property.

If you have any questions regarding any of these instructions, please contact: April Mounce-Cortez at 973 829-1100 . Ext.

| ACKNOWLEDGED:    |      |
|------------------|------|
|                  |      |
| Settlement Agent | Date |

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12 WANTAGE SCHOOL ROAD WANTAGE TWP, NJ 07461

Fold Line

#### **Your Credit Score Information Summary**

| You credit from | Trends By |            |            |         |
|-----------------|-----------|------------|------------|---------|
| 687             | Equifax   | 02/27/2007 | Beacon 5.0 | 300-850 |

**Key Factors Affecting Score** 

- (38) Serious delinquency, and public record or collection filed
- (18) Number of accounts with delinquency
- (41) Too many inquiries last 12 months
- (6 ) Too many consumer finance company accounts

| Your Credit Score | Provided By | Chealt Stone Date | South Material | Possible Score Range |
|-------------------|-------------|-------------------|----------------|----------------------|
| 682               | Experian    | 02/27/2007        | FICO II        | 360-840              |

**Key Factors Affecting Score** 

- (38) Serious delinquency, and public record or collection filed
- (18) Number of accounts with delinquency
- (10) Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high
  (20) Time since derogatory public record or collection is too short
  (\* ) Number of Inquiries Adversely Affected the Score

Fold Line

| Your Credit Score | Providence |            | Section Miles Than 1991 | Possible Score Range |
|-------------------|------------|------------|-------------------------|----------------------|
| 693               | TransUnion | 02/27/2007 | FICO Classic 98         | 336-843              |

- Key Factors Affecting Score
  (38) Serious delinquency, and public record or collection filed
- (18) Number of accounts with delinquency
- (10) Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high
   (2) Level of delinquency on accounts

- (\* ) Number of Inquiries Adversely Affected the Score

| Your Credit Score | Provided By    | Credit Score Date | Scoring Model Used | Possible Score Range |  |
|-------------------|----------------|-------------------|--------------------|----------------------|--|
| Key Factors A     | ffecting Score |                   |                    |                      |  |
| ( )               |                |                   |                    |                      |  |
| ( )               |                |                   |                    |                      |  |
| ( )               |                |                   |                    |                      |  |
| ( )               |                |                   |                    |                      |  |
| , ,               |                |                   |                    |                      |  |

| Your Credit Score Provided By | Sporte Score Plante Boo | ring Model Useri Possible Score Range |
|-------------------------------|-------------------------|---------------------------------------|
|                               |                         |                                       |
| Key Factors Affecting Score   |                         |                                       |
| ( ) · · · ·                   |                         |                                       |
| ( )                           |                         |                                       |
| ( )                           |                         |                                       |

| Your Credit Score | Provided By | Credit Score Date | Scoring Model Used | Possible Score Range |
|-------------------|-------------|-------------------|--------------------|----------------------|
|                   |             |                   |                    |                      |

**Key Factors Affecting Score** 

( ) ( )

( )

( ) ( )

# 12-12020-mg Doc 5514-9 Filed 10/23/13 Entered 10/25/13 15:50:27 Exhibit Certification of Wire Transfer Information Rule 10/25/13 15:50:27 Exhibit

|   |  | MARCH 30, 2007   | <del></del>                         |
|---|--|--|-------------------------------------|
|   |  | Date<br>047-332935-7   |                                     |
|   |  | Loan Number  |                                     |
|   |  |  |                                     |
| Dear Borrower:  |  |  |                                     |
| We wish to take this oppo HOMECOMINGS FINANCI your loan.  | rtunity to welcome you as a customer o   | f HOMECOMINGS FINANCIAL, LLC (F/K/A<br>le you with the following information regarding   | g                                   |
| In accordance with the ter<br>MAY 1, 2007. All succe  | rms of the Note and Mortgage, your firs<br>eeding payments are due and payable or  | at monthly payment is due and payable on or be<br>a the first day of the month.  | efore                               |
| Your initial monthly paym   | nent will be as follows:   |  |                                     |
|   | Monthly Principal and Interest: Monthly Property Tax Deposit: Monthly Hazard Insurance Deposit: Monthly Annual Assessment Amount: Monthly Flood Insurance Deposit: Monthly Mortgage Insurance Deposit: | \$ 2.254.97<br>\$ 499.09<br>\$ 56.00<br>\$<br>\$<br>\$   |                                     |
|   | Total Initial Monthly Payment:   | \$ 2810.06   |                                     |
| has not arrived by the time<br>check to the address indica  | a monthly payment coupons for your core you need to make your payment, pleasated. Our mailing address for all correst, LLC (f/k/a Homecomings Financial N  |  | oupon<br>h your                     |
| Dlagge provide us with the  | number on all correspondence.  following information in order for us to and with you on any other matters of im  | o assure timely receipt of your monthly mortga<br>portance. Please sign below and return to the  | age billing<br>mailing              |
| *Mailing Address/P.O. Bo  | ox   |  |                                     |
|   | (* indicate mailing address <u>after</u> loan set  | ilement)   |                                     |
| City State & Zin Code   |  |  |                                     |
| • •   |  | ·  |                                     |
| If I/We the Borrower(s) do f Trust, Borrower(s) must and correct and further agmail, return receipt request the holder of the Note or a | esire the mailing address to be different<br>st provide the correct mailing address.<br>ree to notify the holder of service of the<br>sted, to the above referenced address.                           | than the address of the Property indicated on the I/We certify the above mailing information to be note immediately of any change of address by No other knowledge, whether actual or construing the control of the Note on notice the control of the Note on notice the control of the Note on notice the Note of the Note on notice the Note of the Note on notice the Note of | be true<br>y certified<br>ictive by |
| PERRY GOERNER   | -Borrower  |  | -Borrower                           |
|   | -Borrower  |  | -Borrower                           |
|   | FIRST PAYMENT  | COUPON   |                                     |
|   |  | The state of the s |                                     |
| NAME: PERRY GOERNER<br>AMOUNT: \$2,810.06   |  | LOAN NUMBER: 047-332935-7 DATE DUE: MAY 1, 2007  |                                     |
| A late charge will be assess<br>the due date indicated above  |  | ed location after the 15th calendar day following  | l .                                 |

MFCD8677 (08/2006) 047-332938-7

Using overnight mail service, send payment to:

Homecomings Financial, LLC (f/k/a Homecomings

Financial Network, Inc.)

Phoenix, AZ 85034-9700

1820 E Sky Harbor Circle South

P.O. Box 78426 Phoenix, AZ 85062-8426

Send payment to:

Financial Network, Inc.)

Homecomings Financial, LLC (f/k/a Homeco

### INSURANCE REQUIREMENTS

**Borrower: PERRY GOERNER** 

Borrower:

Borrower:

Borrower:

Borrower:

Borrower: Property Address: 12 WANTAGE SCHOOL ROAD

SUSSEX, NJ 07461

#### **COVERAGE**

Insurance coverage must equal the lesser of:

° 100% of the Insurable Value of the improvements as established by the property insurer; OR

° The unpaid principal amount of the first mortgage and, if applicable, the second mortgage loan amount as long as it equals the minimum amount (80% of the Insurable Value of the improvements as established by the property insurer) required to compensate for damage or loss computed on a replacement cost basis.

Policies that exclude coverage (in whole or in part) for loss caused by windstorm, hurricane, hail damage, or any other peril that is normally included under a standard extended coverage endorsement will only be acceptable when accompanied by a separate policy or endorsement which provides adequate coverage.

Unless state law requires a higher deductible, hazard and wind loss deductibles up to 5% of the face amount of the insurance policy are acceptable for all property types.

#### LENDER ENDORSEMENT

Policy must contain extended coverage (special form HO-3 or HO-5) and 438BFUNS or 438BFU endorsement to:

Homecomings Financial, LLC (f/k/a Homecomings Financial Network, Inc.), its successors and/or assigns P.O. Box 100585 Florence, SC 29501-0585

#### FINANCIAL RATING OF INSURANCE COMPANY

The policy must be underwritten by an insurer that holds a Best Insurance Guide rating of Class B III, A II or better; however, a higher rating may be required depending on the loan type. The insurer must be licensed or authorized by law to conduct business in the jurisdiction where the mortgaged premises is located.

#### PREPAID PREMIUM

Telephone Number: \_\_

Insurance premium must be prepaid for one year on all purchase transactions. On refinance transactions the policy must have a remaining term of at least 3 months. When the refinance loan is escrowed for insurance, HFN will collect sufficient funds at closing to enable us to pay the renewal premium when due.

#### CONDO/PUD

Copy of Master policy required on all condominium and applicable PUD projects.

### Hazard Insurance (Check if applicable) Name of Agent: Address:

Special Requirements -- Closing Agent Must Complete

Flood Insurance (Check if applicable)

Name of Agent: Address:

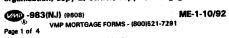
Telephone Number:

| Wind           | storm insurance (Check if applicable) | Y.,. |
|----------------|---------------------------------------|------|
| Name of Agent: |                                       |      |

Address: Telephone Number: 12-12020-mg Doc 5514-9 Filed 10/23/13 Entered 10/25/13 15:50:27 Exhibit Certification of Wire Transfer Information Pg 12 of 36

| lew Jersey Department of Community Affairs<br>Division of Local Government Services   | AUTHORIZATION NOTICE  |
|---|---|
| TRANSACTION TYPE: Owner Authorization   | on Mortgage Purchase  |
| Property Information:     Municipality: SUSSEX     Block: Lot: Qualification  | County: SUSSEX<br>n: Acct. #:   |
| Property Location: 12 WANTAGE SCHOOL ROAD, SUSSEX, NJ 0   | 7461  |
| Owner Name: PERRY GOERNER   |   |
|   |   |
| Owner Mailing Address: 12 WANTAGE SCHOOL ROAD SUSSEX, NJ 07461  |   |
| 2. Mortgagee Information  | 3. Servicing Organization Information   |
| Name: HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  | Name:   |
| Address: 9 SYLVAN WAY, SUITE 100  | Address:  |
| PARSIPPANY, NJ 07054 Contact:   | Contact:  |
| Phone #: 973-829-1100   | Phone #: Bank Code #:   |
| Bank Code #: Loan Number: 047-332935-7  | Loan Number:  |
| Domi Transcer.  | •   |
| 4. Send Duplicate Tax Bill? Yes Fee Enclosed TAX BILL INSTRUCTIONS  |   |
|   | 6. Selection of Alternate Tax Bill Recipient  |
| 5. OWNER AUTHORIZATION (Do not use for mortgage purchase)   | (Tax bill will be sent to the mortgagee unless this section is completed)   |
| This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq. | Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send all current and future tax bills for the property described above to the following organization:  Servicing Organization (# 3 above):  Tax Processor: (fill in the following)  Name: |
|   | Address:  |
| Owner's Signature: Type Name: PERRY GOERNER   |   |
| Date:   | Contact:  |
| Owner's Signature:  | Phone #: Bank Code #:   |
| Type Name: Date:  | Loan Number:  |
| 7. Foreclosure notice request (pursuant to N.J.S.A. 54:5-104.48)  This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed property.  | Mortgagee's Authorization: Signature: Name: Title:  8. Acknowledgment by Collector:   |
| Signature of mortgagee representative Typed Name and Title:   | Date: Tax Collector: Municipality:  |
|   | by (name). MOUNCE-CORTEZ  |
| 9. This form prepared on (date) MARCH 30TH, 2007  | *   |
|   | HOMECOMINGS FINANCIAL NETWORK, INC.)  |

Distribution: Original, Tax Collector; copy 1, servicing organization; copy 2, owner; copy 3, mortgages.



MFCD8925 (08/2006) / 047-332935-7



| New Jersey Department of Community Affairs<br>Division of Local Government Services   | AUTHORIZATION NOTICE  |
|---|---|
| TRANSACTION TYPE: Owner Authorization   | n Mortgage Purchase   |
| Property Information:     Municipality: SUSSEX     Block: Lot: Qualification  Property Location: 12 WANTAGE SCHOOL ROAD, SUSSEX, NJ 07-   |   |
| Owner Name: PERRY GOERNER   |   |
| Owner Mailing Address: 12 WANTAGE SCHOOL ROAD<br>SUSSEX, NJ 07461   |   |
| 2. Mortgagee Information  | 3. Servicing Organization Information   |
| Name: HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  | Name:   |
| Address: 9 SYLVAN WAY, SUITE 100 PARSIPPANY, NJ 07054   | Address: Contact:   |
| Contact: Phone #:   | Phone #:  |
| Bank Code #:<br>Loan Number: 047-332935-7   | Bank Code #:<br>Loan Number:  |
| Louis Ivanious.   | •   |
| 4. Send Duplicate Tax Bill? Yes Fee Enclosed: TAX BILL INSTRUCTIONS   |   |
| 5. OWNER AUTHORIZATION (Do not use for mortgage purchase)   | 6. Selection of Alternate Tax Bill Recipient (Tax bill will be sent to the mortgagee unless this section is completed)  |
| This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq. | Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send all current and future tax bills for the property described above to the following organization:  Servicing Organization (# 3 above): X  Tax Processor: (fill in the following)  Name: |
|   | Address:  |
| Type Name: PERRY GOERNER  |   |
| Date:   | Contact: Phone #:   |
| Owner's Signature: Type Name:   | Bank Code #:  |
| Date:   | Loan Number:  |
| 7. Foreclosure notice request (pursuant to N.J.S.A. 54:5-104.48)  This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed property.  Date:  Signature of mortgagee representative Typed Name and Title:  | Mortgagee's Authorization: Signature: Name: Title:  8. Acknowledgment by Collector: Date: Tax Collector: Municipality:  |
|   |   |
| 9. This form prepared on (date) MARCH 30TH, 2007  | , by (name), MOUNCE-CORTEZ  |
| for (company), HOMECOMINGS FINANCIAL, LLC (F/K/A  | HOMECOMINGS FINANCIAL NETWORK, INC.) , at (phone) 052-050-1100  |

Copy 1, Servicing Organization

|  | AUTHORIZATION NOTIC  |
|--|--|
| RANSACTION TYPE:   | on Mortgage Purchase   |
| Property Information: Municipality: SUSSEX Block: Lot: Qualification   | County: SUSSEX<br>1: Acct. #:  |
| Property Location: 12 WANTAGE SCHOOL ROAD, SUSSEX, NJ 07   | 1461   |
| Owner Name: PERRY GOERNER  |  |
| Owner Mailing Address: 12 WANTAGE SCHOOL ROAD<br>SUSSEX, NJ 07461  |  |
| . Mortgagee Information  | 3. Servicing Organization Information  |
| Name: HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)   | Name:  |
| Address: 9 Sylvan Way, Suite 100 PARSIPPANY, NJ 07054  | Address:   |
| Contact: Phone #: Bank Code #: Loan Number: 047-332935-7   | Contact: Phone #: Bank Code #: Loan Number:  |
| . Send Duplicate Tax Bill? Yes Tee Enclosed  | \$   |
| (Do not use for mortgage purchase)   | (Tax bill will be sent to the mortgagee unless this section is completed)  |
| ax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and   | mortgagee hereby authorizes the tax collector to send  |
| nunicipality's tax collection records that all current and future ax bills on the property described above are to be forwarded to be mortgagee or its designee noted herein unless otherwise adicated. This authorization is assignable in the event the nortgagee or servicing organization sells, assigns or transfers he servicing of the mortgage loan to another mortgagee or ervicing organization, pursuant to P.L. 1990, c. 69 and I.J.A.C. 5:33-4.1 et seq.   | mortgagee hereby authorizes the tax collector to send current and future tax bills for the property described above the following organization:  Servicing Organization (# 3 above): X  Tax Processor: (fill in the following)   |
| nunicipality's tax collection records that all current and future ax bills on the property described above are to be forwarded to be mortgagee or its designee noted herein unless otherwise addicated. This authorization is assignable in the event the nortgagee or servicing organization sells, assigns or transfers he servicing of the mortgage loan to another mortgagee or ervicing organization, pursuant to P.L. 1990, c. 69 and I.J.A.C. 5:33-4.1 et seq.  Sowner's Signature:  Type Name:  PERRY GOERNER  Date:   | mortgagee hereby authorizes the tax collector to send current and future tax bills for the property described above the following organization:  Servicing Organization (# 3 above): X  Tax Processor: (fill in the following)  Name:  Address:  Contact:  |
| nunicipality's tax collection records that all current and future ax bills on the property described above are to be forwarded to be mortgagee or its designee noted herein unless otherwise adicated. This authorization is assignable in the event the nortgagee or servicing organization sells, assigns or transfers be servicing of the mortgage loan to another mortgagee or ervicing organization, pursuant to P.L. 1990, c. 69 and I.J.A.C. 5:33-4.1 et seq.  Devener's Signature:  Type Name:  Date:  Date: Date: | mortgagee hereby authorizes the tax collector to send current and future tax bills for the property described above the following organization:  Servicing Organization (# 3 above): X  Tax Processor: (fill in the following)  Name:  Address:  Contact: Phone #: Bank Code #:  |
| nunicipality's tax collection records that all current and future ax bills on the property described above are to be forwarded to be mortgagee or its designee noted herein unless otherwise adicated. This authorization is assignable in the event the nortgagee or servicing organization sells, assigns or transfers he servicing of the mortgage loan to another mortgagee or ervicing organization, pursuant to P.L. 1990, c. 69 and I.J.A.C. 5:33-4.1 et seq.  Owner's Signature:  The perry Goerner  Date:  The percy Goerner  Date:  This form is to serve as notice that the undersigned   | mortgagee hereby authorizes the tax collector to send current and future tax bills for the property described above the following organization:  Servicing Organization (# 3 above): X  Tax Processor: (fill in the following)  Name:  Address:  Contact: Phone #: Bank Code #: Loan Number:  Mortgagee's Authorization: Signature:  |
| nunicipality's tax collection records that all current and future ax bills on the property described above are to be forwarded to be mortgagee or its designee noted herein unless otherwise adicated. This authorization is assignable in the event the nortgagee or servicing organization sells, assigns or transfers he servicing of the mortgage loan to another mortgagee or ervicing organization, pursuant to P.L. 1990, c. 69 and I.J.A.C. 5:33-4.1 et seq.  Dewner's Signature:    Date:   Date:   | mortgagee hereby authorizes the tax collector to send current and future tax bills for the property described above the following organization:  Servicing Organization (# 3 above): X Tax Processor: (fill in the following)  Name:  Address:  Contact: Phone #: Bank Code #: Loan Number:  Mortgagee's Authorization: Signature: Name: Title:  8. Acknowledgment by Collector:       |
| nunicipality's tax collection records that all current and future ax bills on the property described above are to be forwarded to be mortgagee or its designee noted herein unless otherwise noticated. This authorization is assignable in the event the nortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.  Downer's Signature:    Date:   Date:  | Servicing Organization (# 3 above): X Tax Processor:  (fill in the following)  Name: Address: Contact: Phone #: Bank Code #: Loan Number:  Mortgagee's Authorization: Signature: Name: Title:  |
| nunicipality's tax collection records that all current and future ax bills on the property described above are to be forwarded to be mortgagee or its designee noted herein unless otherwise adicated. This authorization is assignable in the event the nortgagee or servicing organization sells, assigns or transfers he servicing of the mortgage loan to another mortgagee or ervicing organization, pursuant to P.L. 1990, c. 69 and I.J.A.C. 5:33-4.1 et seq.  Dewner's Signature:  The perry goerner  Date:  7. Foreclosure notice request (pursuant to N.J.S.A. 54:5-104.48)  This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed property.  Date:   | mortgagee hereby authorizes the tax collector to send current and future tax bills for the property described above the following organization:  Servicing Organization (# 3 above): X Tax Processor: (fill in the following)  Name:  Address:  Contact: Phone #: Bank Code #: Loan Number:  Mortgagee's Authorization: Signature: Name: Title:  8. Acknowledgment by Collector: Date: |
| nunicipality's tax collection records that all current and future ax bills on the property described above are to be forwarded to be mortgagee or its designee noted herein unless otherwise ndicated. This authorization is assignable in the event the nortgagee or servicing organization sells, assigns or transfers he servicing of the mortgage loan to another mortgagee or ervicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.  Downer's Signature:  The perry goerner  Date:  This form is to serve as notice request (pursuant to N.J.S.A. 54:5-104.48)  This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed property.  Date:  Signature of mortgagee representative  Typed Name and Title:   | mortgagee hereby authorizes the tax collector to send current and future tax bills for the property described above the following organization:  Servicing Organization (# 3 above):   |

Copy 2, Owner



12-12020-mg Doc 5514-9 Filed 10/23/13 Entered 10/25/13 15:50:27 Exhibit Certification of Wire Transfer Information Pg 15 of 36

| New Jersey Department of Community Affairs Division of Local Government Services  | AUTHORIZATION NOTIC  |
|---|--|
| TRANSACTION TYPE: Owner Authorization   | on Mortgage Purchase   |
| 1. Property Information: Municipality: SUSSEX Block: Lot: Qualification   | County: SUSSEX<br>n: Acct. #:  |
| Property Location: 12 WANTAGE SCHOOL ROAD, SUSSEX, NJ 0   | 7461   |
| Owner Name: PERRY GOERNER   |  |
| Owner Mailing Address: 12 WANTAGE SCHOOL ROAD<br>SUSSEX, NJ 07461   |  |
| 2. Mortgagee Information  | 3. Servicing Organization Information  |
| Name: HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL   | Name:  |
| NETWORK, INC.) Address: 9 SYLVAN WAY, SUITE 100 PARSIPPANY, NJ 07054  | Address:   |
| Contact: Phone #: 9 Bank Code #: Loan Number: 047-332935-7  | Contact: Phone #: Bank Code #: Loan Number:  |
| 4. Send Duplicate Tax Bill? Yes Fee Enclosed TAX BILL INSTRUCTIONS  | \$   |
| (Do not use for mortgage purchase)  This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq. | (Tax bill will be sent to the mortgagee unless this section is completed)  Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send a current and future tax bills for the property described above to the following organization:  Servicing Organization (# 3 above):  Tax Processor: (fill in the following)  Name: |
| Owner's Signature: Type Name: PERRY GOERNER   | Address:   |
| Owner's Signature:  | Contact: Phone #:  |
| Type Name: Date:  | Bank Code #:<br>Loan Number:   |
| 7. Foreclosure notice request (pursuant to N.J.S.A. 54:5-104.48)  This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed  | Mortgagee's Authorization: Signature: Name: Title:   |
| property  | 8. Acknowledgment by Collector: Date:  |
| Signature of mortgagee representative Typed Name and Title:   | Tax Collector:   |
| Typed Name and Title:   | Municipality:  |
| 9. This form prepared on (date) MARCH 30TH, 2007  | , by (name), MOUNCE-CORTEZ   |
| for (company), HOMECOMINGS FINANCIAL, LLC (F/K/A F  |  |

Copy 3, Mortgagee

\*\* IMPORTANT \*\*

**ALL CLOSING AGENTS** 

CLOSED PACKAGES
MUST BE RETURNED
BY EXPRESS MAIL OR COURIER
WITHIN \*48\* HOURS
OF DISBURSEMENT
OR A PENALTY WILL
BE ASSESSED

RETURN TO:
Homecomings Financial

One Meridian Crossing, Suite 100 / 03-06-40 Minneapolis, MN 55423 ATTN: POST CLOSING

12-12020-mg Doc-5514-9---Filed 10/23/13 Entered 10/25/13 15:50:27 Exhibit Computer Mark And Computer M

| SETTLEMENT STATE                      | MENT                                  |                                       | TilleExpress Settlement System        | Printed 03/30/2007 at | 18:30 CPN    |
|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|-----------------------|--------------|
| L. SETTLEMENT CHARGES                 |                                       |                                       |                                       | PAID FROM             | PAID FROM    |
| 700. TOTAL SALES/BROKER'S C           | OMMISSION based or                    | n price \$ =                          |                                       | BORROWER'S            | SELLER'S     |
| Division of commission (line 700      |                                       |                                       |                                       | FUNDS AT              | FUNDS AT     |
| 701. \$                               | ю                                     |                                       |                                       | SETTLEMENT            | BETTLEMENT   |
| 702. \$                               | to                                    |                                       |                                       |                       |              |
| 703. Commission paid at Settlement    |                                       |                                       |                                       |                       |              |
| 800. ITEMS PAYABLE IN CONNE           |                                       |                                       |                                       |                       |              |
| 801, Loan Origination Fee             | %                                     |                                       | :                                     |                       |              |
| 802. Losn Discount                    | %                                     |                                       |                                       |                       |              |
| 803. Appraisel Fee                    | to Kensington Fina                    | ncial Services, LLC                   | (P.O.C.) 275.00 Buyer                 | Z                     | 144          |
| 804. Credit Report                    |                                       |                                       |                                       |                       |              |
| 805. Lender's Inspection Fee          |                                       |                                       |                                       |                       |              |
| 806, Mortgage Application Fee         | to Keneington Fina                    | incial Services, LLC                  |                                       | 450.00                | <b>/</b> .   |
| 807. Commitment Fee                   | to Homecomings F                      | inancial Network, LLC                 | LR                                    | 865,00                | /            |
| 808. Broker Fee                       |                                       | inclei Services, LLC                  |                                       | 2,821,88              |              |
| 809. Flood Cert Fee                   | lo First American I                   | lood Data Service                     | (P.O.C.) 6,00 Buyer                   |                       |              |
| 810. Tax Service Fee                  | to First American                     | Tax Vendor                            | (F.O.C.) 60.00 Buyer                  |                       |              |
| 811. Broker Fee from HF to Broker     |                                       |                                       | \$3,695,85 POC by Lender              |                       |              |
| 900. ITEMS REQUIRED BY LEN            |                                       |                                       | . •                                   |                       | _            |
| 901, Interest From <b>04/04/200</b> 7 | 7 to 04/01/2007                       | 605 /day                              | Days                                  | -198.80               | 6            |
| 902. Mortgage Insurance Premium       | for to                                |                                       |                                       |                       |              |
| 903. Hazard Insurance Premium for     |                                       |                                       |                                       |                       |              |
| 904.                                  |                                       |                                       |                                       |                       |              |
| 906.                                  |                                       |                                       | ,                                     |                       | <u> </u>     |
| 1000, RESERVES DEPOSITED V            |                                       |                                       |                                       |                       |              |
| 1001, Hazard Insurance                | g mo. 60.5                            | 56.00 /mp                             | LR LR                                 | 504,00                |              |
| 1002. Mortgage insurance              | mo. @ \$                              | /mo                                   |                                       |                       | -            |
| 1003. City Property Tax               | mo. @\$                               | /mo                                   |                                       |                       |              |
| 1004. County Properly Tax             | 2 mo. @\$                             |                                       | . LR                                  | 998.18                |              |
| 1006, Annual Assessments              | mo. <b>@</b> \$                       |                                       |                                       |                       |              |
| 1009. Aguregate Analysis Adjustmen    | to Homecomings                        | Inancial Network, LLC                 | LR LR                                 | -611.09               | 0.00         |
| 1100. TITLE CHARGES                   |                                       |                                       |                                       | Iv                    | ,            |
| 1101. Settlement or closing fee       | to Crescent Lake                      | Settlement Services LLC               |                                       | 375,00                |              |
| 1102. Abelract or title search        |                                       |                                       |                                       |                       |              |
| 1103. Title examination               |                                       |                                       |                                       |                       |              |
| 1104. Title insurance binder          |                                       |                                       | <u> </u>                              |                       |              |
| 1105. Document Preparation            | <u> </u>                              |                                       |                                       |                       |              |
| 1106. Notary Fees                     |                                       |                                       | · · · · · · · · · · · · · · · · · · · |                       | <u> </u>     |
| 1107, Attorney's fees                 |                                       |                                       | <u> </u>                              |                       |              |
| (includes above items No:             |                                       |                                       | <u>i</u> i_                           |                       |              |
| 1106. Title Insurance                 | to Fidelity Nationa                   | Title insurance Company               | · :                                   | 1,347.00              |              |
| (includes above Items No:             |                                       |                                       |                                       |                       |              |
| 1109, Lender's Policy                 | 322,500.00 -                          | 1,002,00                              | <u> </u>                              |                       |              |
| 1110. Owner's Policy                  | ·                                     |                                       | <u></u>                               | <u> </u>              |              |
| 1111.                                 | · · · · · · · · · · · · · · · · · · · |                                       | · · · · · · · · · · · · · · · · · · · | ļ                     | <b></b>      |
| 1112.                                 |                                       |                                       | <u> </u>                              | <b></b>               | <u> </u>     |
| 1113.                                 |                                       |                                       |                                       | L                     | L            |
| 1200. GOVERNMENT RECORDS              |                                       |                                       |                                       |                       | T            |
| 1201. Recording Fees Deed \$          | : Mortgage \$ 2                       |                                       |                                       | 300.00                | 1.0          |
| 1202. Regity Transfer Fee             | Deed \$                               | : Mortgage \$                         |                                       |                       | <del> </del> |
| 1203, Deed \$                         | ; Mortgage \$                         | Release \$                            | · · · · · · · · · · · · · · · · · · · |                       | ļ            |
| 1204.                                 | Deed \$                               | : Mortgage \$                         |                                       |                       | <del> </del> |
| 1205.                                 |                                       |                                       |                                       |                       | <u> </u>     |
| 1300, ADDITIONAL SETTLEME             | NT CHARGES                            |                                       |                                       |                       | ·            |
| 1301. Survey                          |                                       | · · · · · · · · · · · · · · · · · · · |                                       |                       | <del> </del> |
| 1302. Pest inspection                 |                                       |                                       |                                       | 1 107 1-              | <del> </del> |
| 1303. 2nd Quarter                     | to Wanatage Town                      | MAND                                  |                                       | 1,497,27              | ļ            |
| 1400, TOTAL SETTLEMENT CH             |                                       | n lines 103. Section J and 502. 8     |                                       | 8,148.44              |              |
|                                       |                                       |                                       |                                       |                       |              |

| The HUD-1 & | letjiement Siateme | al which I have prepared is a true and accurate account of this        |
|-------------|--------------------|--|
| Iransadion, | I have saused or v | ill cause the funds to be disbursed in accordance with this statement. |
|             |                    | •  |

12-12020-mg

0.00

Doc 5514-9 - Filed 40/23/13 Entered 10/25/13 15:50:27 Exhibit M002/003 Certification of Wire Transfer Information Pg 18 of 36 form HUD-1 (3/88) ref Handbook 4305,2 A Settlement Statement U.S. Department of Housing and Urban Development B. Type of Loan OMB Approval No. 2502-0268 (expires 9/30/2006) 2. DFmHA 3. DConv. Unins. 1. OFHA 2. LIFTON N.

5. TOON. Inc.

1. The form is investible to give you a management to form of the form of 8. File Number 7. Loan Number 8. Mortgage Insurance Case Number 4. []VA 07-1034 C. Note: i ne torm is kunishte Kons merked "ip.e.e WARNING: it is a en conviction can includ iring; they are shown here for information purposes platements to the Critical States on Site of any other or details see: This 15 U. S. Code Section 1071 a TitleExpress Settlement System Printed 03/30/2007 at 16:30 CPN D. NAME OF BORROWER: Perry Goerner ADDRESS: 12 Wantage School Road, Sussex E. NAME OF SELLER: ADDRESS: F. NAME OF LENDER: Homecomings Financial Network, LLC ADDRESS: 9 Sylvan Way, Suite 310, Parsippany, NJ 07054 G. PROPERTY ADDRESS: 12 Wantage School Road, Sussex, NJ 07481 Borough of Sussex H. SETTLEMENT AGENT: Crescent Lake Settlement Services LLC, Telephone: 516-222-2017 Pax: 516-222-2315 PLACE OF SETTLEMENT: 585 Stewart Avenue, Suite 505, Garden City, NY 11530 I, SETTLEMENT DATE J. SUMMARY OF BORROWER'S TRANSACTION: K. SUMMARY OF SELLER'S TRANSACTION: 100. GROSS AMOUNT DUE FROM BORROWER 400. GROSS AMOUNT DUE TO SELLER 101. Contract sales price 401. Contract sales price 102. Personal Property 402. Personal Property 103. Settlement charges to borrower (line 1400) 8,148.44 403. 104. Payoff of First Mortgage Loan 178,394,14 404. Washington Mutual 105. Payoff of Second Mortgage Loan 46.310.08 405 Adjustments for Items paid by seller in advance Adjustments for items paid by seller in advance. 106. City/town taxes 408. City/town taxes 107. County taxes 407. County taxes 108. Assessments 408. Assessments 109. 409 110. 410. 111. 411. 112 412. 120. GROSS AMOUNT DUE FROM BORROWER 232,852,66 420. GROSS AMOUNT DUE TO SELLER 200. AMOUNTS PAID BY OR ON BEHALF OF BORROWER 500. REDUCTIONS IN AMOUNT DUE TO SELLER 201. Deposit or earnest money 501. Excess Deposit (see Instructions) 202. Principal amount of new loans 322.500.00 502. Settlement changes to seller (line 1400) 203. Existing loan(s) taken subject to 503. Existing loan(s) taken subject to 204 504. 205. 505. 206, 508 207. 507, 208. 508 209, 509 Adjustments for items unpaid by seller Adjustments for items unpaid by seller 210. City/town taxes 510. Cily/lown taxes 211. County taxes 511. County taxes 212. Assessments 512. Assessmenta 213. 513, 214. 514. 215. 516, 216, 516, 217. 517. 218. 518. 219. 519, 220, TOTAL PAID BY/FOR BORROWER 520. TOTAL REDUCTION AMOUNT DUE SELLER 322,500,00 300. CASH AT SETTLEMENT FROM OR TO BORROWER 600. CASH AT SETTLEMENT TO OR FROM SELLER 301. Gross amount due from borrower (fine 120)

| SUBSTITUTE FORM 1089 SELLER STATEMENT: The Information contained hundred in Imperiant tax information and is being parallel to the longing Revenue Service. If you are required to the a return, including the following Proceeds of the International Interna |  |
|--|--|
| You are required by law to provide the settlement agent (Fod. Tax ID No:   |  |
| TIN:   |  |
| SELLER(S) PHONE NUMBERS:   |  |
| (W)  |  |

89,847,34 603. CASH TO SELLER

302. Less amounts paid by/for borrower (line 220)

303. CASH TO BORROWER

601. Gross amount due to seller (line 420)

322,500,00 | 602, Less reduction amount due seller (fine 620)

12-12020-mg Doc 5514-9 - Filed-10/23/13 Entered 10/25/13 15:50:27 Exhibit Certification Fg 19 of 36...

| CETTI EMENIT OT A TEMERIT  | 9 File Number: 07-1034                |                                       | PAGE 2     |
|--|---------------------------------------|---------------------------------------|------------|
| SETTLEMENT STATEMENT   | TilleExpress Settlement System        | Printed 03/30/2007 at                 | 18:30.CPN  |
| L SETTLEMENT CHARGES   |                                       | PAID FROM                             | PAID FROM  |
| 700. TOTAL SALES/BROKER'S COMMISSION based on price 5 =  |                                       | BORROWER'S                            | SELLER'S   |
| Division of commission (line 700) as follows:  |                                       | FUNDS AT                              | FUNDS AT   |
| 701. \$ to   |                                       | SETTLEMENT                            | SETTLEMENT |
| 702, \$ to   |                                       |                                       | OCTICEMENT |
| 703. Commission paid at Settlement   |                                       |                                       |            |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN   |                                       | <del></del>                           |            |
| 801, Loan Origination Fee %  |                                       |                                       |            |
| 802. Loan Discount %   | •                                     |                                       |            |
| 803. Appraise Fee to Kensington Financial Services, LLC  | /DOD'S OFFICE DO                      |                                       |            |
| 804. Credii Report   | . (P.O.C.) 275,00 Buyer               | <u> </u>                              |            |
| 805. Lender's Inspection Fee   |                                       |                                       |            |
| 806. Mortgage Application Fee to Kensington Financial Services, LLC  |                                       |                                       |            |
| 807, Commitment Fee to Homecomings Financial Network, LLC  |                                       | 450.00                                | <b>/</b>   |
| 808. Broker Fee to Kensington Financial Network, LLC   | : LR                                  | 665,00                                |            |
| 809. Flood Cert Fee to First American Flood Data Service   |                                       | 2,821.88-                             | /          |
| 810. Tax Service Fee to First American Tax Vendor  | (P.O.C.) 8,00 Buyer                   |                                       |            |
| 811. Broker Fee from HF to Broker to Kensington Financial Services, LLC  | (P.O.C.) 60.00 Buyer                  |                                       |            |
| ONG ITEMS DECOURSED BY I ENDER TO BE BASE HE ASSISTED.   | \$3,695,85 POC by Lender              |                                       |            |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE 901. Interest From 04/04/2007 to 04/01/2007  | **                                    |                                       | /          |
| ALCO TALL A TOTAL  | Days Days                             | -198.80                               | 7 .        |
| 565 11   |                                       |                                       |            |
| 903. Hazerd insurance Premium for to   |                                       |                                       |            |
| 904,   | ,                                     |                                       |            |
| 905.   |                                       |                                       |            |
| 1000, RESERVES DEPOSITED WITH LENDER FOR   |                                       |                                       |            |
| 1001, Hazard Insurance 9 mo. @ \$ 55.00 /m   | io LR                                 | 504,00                                |            |
| 1 1002, Mortgage Insurance mo 63 \$  |                                       | 77770                                 |            |
| 1003. City Property Tax mo. @\$  |                                       |                                       |            |
| 1004. County Property Tex 2 mo. 60 \$ 499.09 (m  | io LR                                 | 998.18                                |            |
| 1 1005, Annual Assessments mm @ \$   |                                       | V90.10                                |            |
| 1009. Aggregate Analysis Adjustment to Homecomings Financial Network, LLC  | LR.                                   | -611.09                               | 0.00       |
| 1100. TITLE CHARGES  |                                       | -01150                                | . 0.00     |
| 1101. Selitement or closing fee to Crescent Lake Settlement Services LL  | C                                     | 375,00                                |            |
| 1102, Abstract or title search   |                                       | 210,00                                |            |
| 1103. Title examination  |                                       |                                       |            |
| 1104. Title insurance binder   |                                       |                                       |            |
| 1105. Document Preparation   |                                       |                                       |            |
| 1106. Notary Fees  |                                       |                                       |            |
| 1107, Attorney's fees  | · · · · · · · · · · · · · · · · · · · |                                       | ···,       |
| (includes above items No:  | 1                                     |                                       |            |
| 1108. Title Insurance to Fidelity National Title Insurance Comp  | anv                                   | 1,347.00                              |            |
| (includes above items No:  |                                       | 1,347,00                              |            |
| 1109. Lender's Policy 322,500.00 -1,002.00   | · · · · · · · · · · · · · · · · · · · |                                       |            |
| 1110. Owner's Policy   | ·                                     |                                       |            |
| 1411.  | ,                                     |                                       |            |
| 1112.  |                                       |                                       |            |
| 1113.  |                                       | ***                                   |            |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES  |                                       |                                       |            |
| 1201, Recording Fees Dead \$ ; Mortgage \$ 225.00 ; Release \$ 75  | i.00                                  | 500 CA                                |            |
| 1202. Realty Transfer Fee Deed \$ Mortgans \$  |                                       | 300.00                                |            |
| 1203. Deed \$ ; Mortgage \$ : Release \$   |                                       |                                       |            |
| 1204. Deed\$ : Mortgage \$   |                                       |                                       |            |
| 1205.  |                                       | •                                     |            |
| 1380, ADDITIONAL SETTLEMENT CHARGES  |                                       |                                       |            |
| 1301, Survey   |                                       | · · · · · · · · · · · · · · · · · · · |            |
| 1302. Pest inspection  |                                       |                                       |            |
| 1303. 2nd Quarter to Wanatage Township   | T                                     |                                       |            |
| The second secon |                                       | 1,497,27                              |            |
| 1400. TOTAL SETTLEMENT CHARGES (enter on lines 103. Section J and 5  | 70.0-410                              |                                       |            |
| LEID COMMISSION OF THE COMMISS | V4. 09(3(0() K)                       | 8,148.44                              |            |

| The HUD-1 Seltlement Stationers of the Indiana Companies of the Indiana | ameni which i havo prepared is a trus and occurrin eon<br>or will cause the funds to be distursed in apportence w | ount of this<br>1th this visioment. |
|--|---|-------------------------------------|
|  | ;   |                                     |
| SETTLEMENT AGENT:  |   | DATE;                               |

### Initial Escrow Account Disclosure Statement

| Date:       | 03/30/2007  | Loan Number:             | 047-332935-7      | Case Number:   |  |
|-------------|---|--------------------------|-------------------|--|--|
|             | Name and Address:<br>HOMECOMINES FINANCIAL,<br>LIMITED LIVERLITY COMP<br>9 SYLVAN WAY, SUITE TO | LLC (F/K/A HOMEGO<br>Any | MINGS FINANCIAL N | ETWORK, SNG.3  |  |
| Toll Free N | PARSIPPANY, NJ 07054  | 146 A                    |                   | and the second s |  |
| Barrowers   | PERRY GOERNER   |                          | 12 VAN            | rty Address:<br>race school road<br>gar 07467  |  |

Mailing Address:

12 WANTAGE SCHOOL ROAD SUSSEX, NJ 07461

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

| , Month  | Payments to  | Payments from   | Description                             | Escrew Account Balance   |
|--|--|-----------------|---|--|
| (or Period)  | Escrow Account   | Escrow Account  | 1                                       | 001.00   |
| nitial Deposit:  |  |                 |   |  |
| 06/01/2007<br>06/01/2007   | 555.09   | 0.00            |   | 7446.18<br>2001.27   |
| 07/01/2008<br>08/01/2007   | 555 <b>.09</b>   | 0300<br>1497.27 | CTY TAX(1497.27)                        | 2556.36<br>1614.18   |
| 10/01/2007   | 555.09   | 0.00            | 11, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, | 749 <b>8-27</b><br>2052 <b>-3</b> 6  |
| 12/01/2007<br>12/01/2007   | <b>555.09</b><br>555 <b>.</b> 09   | 0.00            | CIV TA VACANCA                          | 11710, 18<br>1665.27   |
| 02/01/2008   | <b>355.09</b><br>555.09  | 1497.27         | CTY TAX(1497.27)                        | 2220-38-<br>1278-18  |
| <b>%3/09/2008</b><br>04/01/2008  | 555.09   | 0.00            |   | 1825423 S<br>2388.36   |
| NEW TOTAL SECTION  |  |                 |   |  |
|  |  |                 | 20                                      | and the state of t |
|  | 33 (19 m) |                 |   | Comments of the comments of th |
| otopos provincia de Aprilho de la companio de la co | e to figure a character and the second secon |                 |   | and the second s |
| agence and a second  | Allerine Control of the Control of t |                 |   |  |
|  | A STATE OF THE STA |                 |   |  |
| (Intelligence  |  |                 |   |  |
|  | 100 Maria  |                 |   |  |

### (PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

|   | Cushion selected by servicer: \$   | 1,110.18   |
|---|--|--|
| x Your monthly which \$ 2,254.97 escrow account.                  | mortgage payment for the coming year will be \$ will be for principal and interest and \$ 555.09   | 2810.06 of<br>will go into your                  |
| Your first which \$ escrow account. The terms of during the year. | mortgage payment for the coming year will be \$ will be for principal and interest and \$ your loan may result in changes to the monthly principal | of<br>will go into your<br>and interest payments |
| -503R (9502)  | VMP MORTGAGE FORMS - (800)521-7291   | 2/95   |

12-12020-mg. Doc 5514-9 Filed 10/23/13 Entered 10/25/13 15:50:27 Exhibit Certification of Wire Transfer Information of Part 20 Soft STATEMENT

Borrower:

PERRY GOERNER 12 WANTAGE SCHOOL ROAD SUSSEX, NJ 07461

Loan Number: 047-332935-7

Creditor:

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)
9 SYLVAN WAY, SUITE 100
PARSIPPANY, NJ 07054

Date: 03/30/2007

| ANNUAL<br>PERCENTAGE<br>RATE                   | FINANCE<br>CHARGE                           | Amount<br>Financed                                      | Total<br>of payments   |
|--|---|---|--|
| The cost of<br>your credit as<br>a yearly rate | The dollar amount the credit will cost you. | The amount of credit provided to you or on your behalf. | The amount you will have paid after you have made all payments as scheduled. |
| 7.6811%  | \$494,922.92                                | \$316,861.92  | \$811,784.84   |

Your payment schedule will be:

| No. of<br>Pmts | Amt. of<br>Puts | Monthly<br>Pmts Begin | No. of<br>Pmts         | Amt. of<br>Pmts | Monthly<br>Pmts Begin | No. of<br>Pats | Amt. of<br>Pmts | Monthly<br>Pats Begin |  |  |
|----------------|-----------------|-----------------------|------------------------|-----------------|-----------------------|----------------|-----------------|-----------------------|--|--|
| · 359          | 225<br>225      | 4.97 05<br>0.61 04    | 5/01/200°<br>4/01/203° | 7<br>7          |                       |                |                 |                       |  |  |
|                | . /             |                       |                        |                 |                       |                |                 | •                     |  |  |
|                |                 |                       | ÷                      |                 |                       |                |                 |                       |  |  |
|                |                 |                       |                        |                 |                       |                |                 |                       |  |  |
|                |                 |                       |                        |                 |                       |                |                 |                       |  |  |

INSURANCE: The following insurance is required to obtain credit: \* Property You may obtain the insurance from anyone that is acceptable to creditor.

SECURITY: You are giving a security interest in real property you already own. Property Address: 12 WANTAGE SCHOOL ROAD, SUSSEX, NJ 07461

LATE CHARGE: If a payment is more than 15 days late, you will be charged 5 % of the overdue payment of principal and interest.

PREPAYMENT: If you pay off your loan early, \* You will not have to pay a penalty.
\* You will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property cannot assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

PERRY GOERNER

DATE

#### 12-12020-mg Doc 5514-9 Filed 10/23/13 Entered 10/25/13 15:50:27 Certification of Wire Transfer Information Pg 22 of 36 NOTICE OF RIGHT TO CANCEL

LENDER: HOMECOMINGS FINANCIAL, ILC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)

9 SYLVAN WAY, SUITE 100

DATE: 03/30/2007 LOAN NO.: 047-332935-7

PARSIPPANY, NJ 07054 TYPE: ADV 30YR NA

**BORROWERS:** 

PERRY GOERNER

ADDRESS:

12 WANTAGE SCHOOL BOAD

CITY/STATE/ZIP: SUSSEX, NJ 07461

PROPERTY:

You are entering into a transaction that will result in a mortgage on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

> (1) The date of the transaction, which is MARCH 30TH, 2007 (2)

; or

The date you received your Truth in Lending disclosures; or

The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage on your home has been cancelled, and we must return to you any money or property you have given us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home-or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

#### HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)

9 Sylvan Way, Suite 310 Parsippany, NJ 07054 FAX: (973) 829-1900

You may use any written statement that is signed and dated by you and states your intention to cancel and/or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of APRIL 3RD, 2007 (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above.) If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

#### I WISH TO CANCEL

| 010114 7119 7 |      |
|---------------|------|
| SIGNATURE     | DATE |
|               |      |

The undersigned each acknowledge receipt of two copies of NOTICE of RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

| ERRY GOERNER | Date | Date |
|--------------|------|------|
| ·            | Date | Date |
|              | Date | Date |

# 12-12020-mg · Doc 5514-9 Filed 10/23/13 Entered 10/25/13 15:50:27 Exhibit Certification of Wire Transfer Information Pg 23 of 36

| Date:                                    | MARCH 30TH, 2007  |   |  |   |
|--|---|---|--|---|
| Loan Number:                             | 047-332935-7  |   | •  |   |
| Borrower:                                | PERRY GOERNER   |   |  |   |
|  |   |   |  |   |
| Property Address:                        | 12 WANTAGE SCHOOL<br>SUSSEX, NJ 07461   | ROAD  |  |   |
|  |   | TAX CERTIFICA                                   | ATE  |   |
| Please verify all inf                    | FO CLOSING AGENT (<br>formation on this form a<br>currently due, or, if available | nd make any necessary o                         | corrections below. Obtain the next 60 days for | in and pay any bi                         |
| Verify the appropria                     | nte sections for each type of WORK, INC.)   | of tax that HOMECOMINGS will receive as a separ |  | (F/K/A HOMEC                              |
|  | address of the taxing authorized (e.g. City and Scho                              |   | f taxes are on the same st                     | atement, please sh                        |
| NAME & ADDRESS<br>OF TAXING<br>AUTHORITY | LAST DUE DATE<br>PAID   | AMOUNT LAST PAID                                | NEXT DUE DATE<br>(PAYABLE WITHOUT<br>PENALTY)  | AMOUNT NEXT<br>(ESTIMATE II<br>NECESSARY) |
| COUNTY                                   | 05/02/2007  | 1,497.27  | 08/01/2007                                     | 1,497.27                                  |
|  |   |   |  |   |
| CITY                                     |   |   |  |   |
|  |   | ·   |  |   |
| TOWN                                     |   |   |  |   |
|  | ·   |   |  |   |
| SCHOOL                                   |   |   |  | **************************************    |
|  | ·   |   |  |   |
| SPECIAL ASSESSMENT                       |   |   |  |   |
|  |   |   |  |   |
| OTHER                                    |   |   |  |   |
|  |   |   |  |   |
|  | APN #1: BLOCK: 43<br>APN #2:  | LOT: 7.18                                       | County:  | SUSSEX                                    |
| Legal Description:                       | ption attached her  | reto and made a pa                              | rt hereof                                      |   |
|  |   |   |  |   |
|  |   |   | *  |   |

Date

Closing Agent/Attorney

FRON:
MACK APPRAISAL SERVICE
39 WHITFIELD STREET
CALDWELL, NJ 07006

EX.10

File No. 12 WANTAGE SCHOOL ROAD | Page #15

| JAWOLCE      | DATE         | REFERENCE      |
|--------------|--------------|----------------|
| 12 WANTAGE S | MARCH 5, 200 | KENSINGTON FII |
|              |              |                |

TO: KENSINGTON FINANCIAL SERVICES 56 CHESTNUT RIDGE ROAD, MONTVALE. NJ 07645

| DESCRIPTION   | ******        | 74. Ka   |                                       |    |   |              | •   |   | AMOUNT            |
|---|---------------|----------|---------------------------------------|----|---|--------------|-----|---|-------------------|
| GOERNER 12 WANTAGE SCHOOL<br>RECEIVED APPRAISAL FEE | . ROAD        | WANTAGE, | NJ                                    | -  | • | į            |     |   | 275.00<br>-275.00 |
|   | :             |          |                                       |    |   |              |     |   |                   |
|   |               |          |                                       | -  |   |              |     |   |                   |
|   | :-            |          |                                       |    |   | •            |     |   | •                 |
|   | :             |          |                                       |    |   |              |     |   |                   |
|   | •             | •        |                                       | :  | - | i .          |     |   |                   |
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| Mark | Appraisal   | Condon          |
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### File No. 12 WANTAGE SCHOOL ROAD Page #1

| J  |  |  |  |  | UIHIL  | )MN  | 18SIQ  | ential A  | oprais:  | al Rene  | vrt                          |  | KEN                             | ISINGTO  | ON FINANCIA   |
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| The pur  | pose of ti   | nis aummary a  | appraisal  | report is  | to provid  | e the lan  | id/client wi   | h an accurate   | and advance  | tele consorted   | // C                         | F  | 9# 12 V                         | VANTAG   | SE SCHOOL<br>subject property   |
| Property   | Address  | 12 WANT  | AGE SC   | HOOL   | ROAD   |  |  | City  | WASTA  | SE TOWNS   | Uperiori                     | OF THE IT  | larket val                      | ue of the  | subject property  |
| Local D  | GOE  | RNER   |  |  |  | 0  | mer of Publ  | ic Record GC  | DERNER   | DE IOMAS   | HP                           | <u>50</u>  | B N.J.                          | Zip Cod  | 8 07461   |
| Legas D  | escription   | BLOCK  | 43   | LOT 7  | 7.18 ·   |  |  | -5640   | - 100 VI VI VI   |  |                              | UG   | inty su                         | SSEX   |   |
| Nostast  | n s raice  | # 2824-00  | 043-000  | 0-00007  | 7-0018   |  |  |   | Year 2006  |  |                              |  |                                 |  |   |
| Name of the second   | rhood Nar  | N/A  |  |  |  |  |  | Man   | Reference  | DIGITAL  |                              | K.E  | . 1800S \$                      | 5,989.0  | 8   |
| Droppet  | Dieta A  | ner Tens   | ent \  |  |  | Sp   | ecial Assess   | ana 2 sangri  |  |  | PUD H                        | <u>Uen</u>   | SUS Tract                       | 3711.00  |   |
| Accione  | HIGHE AL   | praised 🛛 i  | Fee Simple   | <u> </u>   | easehold   |  | her (describ   | (e)   |  |  | ruu n                        | OA\$ N   | A I                             | per yea  | r permor  |
| l ender/C  | Host 1   | Purchase   | e Transac  | tion 🗵   | Refinanc   | o Transa   | cilion 🔲   | Other (describe   | )  |  |                              |  |                                 |  |   |
| is the en  | hipet name   | ENSINGTO   | N FINA   | NCIAL S  | SERVIC   | ES   |  |   |  | ROAD MO  | NTVALE                       | NII O  | 7015                            |  | ····  |
| Report d   | aja cuma<br>dan hada   | (e) used offer   | Merag Ror  | 5000 Or 61   | as it been   | offered fo   | r sale in the  | S6 CHESTNE<br>broke months  | prior to the a   | fective date of  | this agora                   | ., 143 U.<br>iest?   | / 045<br> ∑                     | Vac 🗀  | No  |
| WITHE  | RAWN   | ON JUNE 8  | 2008   | CAPO   | SI.  | THE SI   | BECTV  | throws months<br>VAS LISTED   | FOR SAL  | E ON JANU  | ARY 30                       | . 2006   | FOR \$                          | 140 000  | AND   |
| 1 dk   | i did  | not analyze th   | o continue   | GARO   | ENSIA  | TE ML  | # 224057   | 1   |  |  |                              |  | . 0                             |  | MAIN  |
| performe   | d  | wayaa u  | e entre  | riui sala i  | KUT GIRB SOLD  | olacs beac   | hase transac   | 1<br>tion. Explain the  | e results of th  | e analysis of ti   | e contract                   | for sale   | or why th                       | ne analysis  | was not   |
| C.   |  |  |  |  | <del></del>  |  |  |   |  |  |                              |  |                                 | ~ minigon  | and that  |
| Contract   | Price \$   |  | Date of C  | ontract  |  | k  | in monorly   | ·   |  |  |                              |  |                                 |  |   |
| is there at  | ny financia  | assistance A   | oan charo  | es sale c  | oncession  | ne diff or   | quanto and   | seliar the owne<br>nt assistance, o   | or public re   | cord? Ye   | s No                         | Data S   | Ource(s)                        |  |   |
| If Yes, rep  | ort the tot  | al dollar amour  | nt and des   | cabe the   | iloms to b   | ne pairi   | on market in   | er esserate, (  | ac:) so de ben   | d by any party   | on behalf                    | of the bo  | HTOWER?                         |  | Yes 🛛 No  |
|  |  |  |  |  |  | pare.  |  | ······································  |  |  | ·                            |  |                                 |  |   |
|  |  |  |  |  |  |  |  |   | ·  |  |                              |  |                                 |  |   |
| Note: Rac  | e and the  | racial compo   | osition of   | the neigh  | hborhoo  | d are not  | annophal f   | erfore  |  |  |                              |  |                                 |  |   |
| THE VALUE OF   |  | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1  | Televis mercia   |  |  |  | 30 Pers  | VOLUME TO   | AND DESCRIPTION  | A CONTRACTOR   | Train 1                      |  |                                 | 15.0   | Land Use %  |
|  |  |  |  | Rura   | Proc   | porty Valu   | s Incr   | seion 🔯   | Stable   | Desire - April   | Pro Une                      | Unit Ho  | using :                         | Presen   |   |
| Bulk-Up  |  | 5% 🛛 25-7  | 5%   | Under 2  | 5% Dem   | and/Suno   | y Shor   |   |  | Declining Over Supply  | PRICE                        |  | AGE                             | One-Unit   | 40 9  |
| Growth   | Rapid  |  | le [   | Stew   | Mark   | notion The   | n 52 11-4  | -0-4  |  |  |                              |  | (yrs)                           | 2-4 Unit   | 9   |
| Neighborh  | ood Bound  | aries ROS  | SE MOR   | ROW R  | ROAD TO  | OTHE   | NORTH.   | ROUTE 23 T  | O THE CO   | TOTAL DINES  |                              | Low  |                                 | Multi-Fam  | <u> </u>  |
|  |  | POT 10 111E  |  |  |  |  |  |   |  |  | 650+                         |  |                                 | Commerc  |   |
| Neighborho   | od Descri  | ption THE  | SUBJE  | CTISL  | OCATE  | DINA   | NEIGHBO  | RHOOD W   | TH MYER  | QTVIEN   | 390                          | Pred.  |                                 | Other  | 60 9  |
| # SCHOOL   | LS, LOC  | AL SHOPP   | ING AN   | D PUBL   | JC TRA   | NSPOF  | RTATION.   | ENTRANC   | F TO ROLL  | TE 22 IC M   | TOUR O                       | 55. AL   | JEQUA                           | TE ACCE  | SS TO   |
| MARKET   | ABILITY  | SHOULD   | REMAIN   | SITAS  | FACTO  | RY.  |  |   | <u> </u>   | 1E 20 10 VV  | II TIIN U                    | NE MII   | E. FU                           | TURE   |   |
| Market Con   | ditions (in  | cluding suppor   | t for the a  | boys con   | clusions)  | AR   | EVIEW O  | F THE MAR   | KET ADEA   | MOKATE   | O A OTA                      | DI E D   | ====                            |  | T. TYPICAL  |
| MARKET   | ING TIM  | E IS FROM  | ONE T  | O FOU  | R MON  | THS.   |  |   | WE FARE  | MOICHIE  | ASIA                         | BLE K  | ESALE                           | MARKE  | T. TYPICAL  |
|  |  |  |  |  |  |  |  |   |  |  |                              |  |                                 |  |   |
|  |  |  |  |  |  |  | ·  |   | <del>-                                    </del>   |  |                              |  |                                 |  | · · · · · · · · · · · · · · · · · · ·   |
| Dimensions   | IRREG  | ULAR   |  |  |  | Ares   | 6.07 AC  | RES   | Shane  | IDDEC! II  |                              |  |                                 |  |   |
| Specific Zon   | ing Chase  | fication P_4   |  |  |  | Are  | 8.07 AC  |   |  | IRREGUL  | R                            |  | iew AVI                         | ERAGE  |   |
| Specific Zon<br>Zoning Com   | ning Classi<br>pliance D   | fication R-1   | Legal Non  | conformir  | ng (Grandi   | Area<br>Zoni   | ng Descripti   | ON RESIDEN  | TTIAL  |  | R                            | v  | iew AVI                         | ERAGE  |   |
| Specific Zon<br>Zoning Com   | ning Classi<br>pliance D   | fication R-1   | Legal Non<br>t property  | conformir<br>as impro  | ng (Grandi<br>wed (or as   | Area<br>Zoni   | ng Descripti   | ON RESIDEN  | TTIAL  |  |                              |  |                                 |  |   |
| Specific Zon<br>Zoning Com<br>is the highes  | olog Classi<br>pliance D<br>at and besi  | fication R-1<br>Legal [] I<br>Luse of subjec   | r hacheria   | conformir<br>as impro  | ng (Grandi<br>wad (or as   | Ars:<br>Zoni<br>faihered (<br>B propose  | ng Descripti<br>ise) [] No<br>d per plans  | on RESIDEN<br>Zoning [] ille<br>and specificatio  | TTIAL  | nt use?  | Yes [                        | No if  | No, desc                        |  |   |
| Specific Zon<br>Zoning Com<br>is the highes<br>Utilities   | ning Classi<br>pliance D<br>at and best<br>Public  | fication R-1   | r hacheria   | conformir<br>as impro  | wac (or as   | Ars:<br>Zoni<br>faihered (<br>B propose  | ng Descripti<br>ise) [] No<br>d per plans<br>tublic Othe   | on RESIDEN<br>Zoning [] ille<br>and specification<br>w(describe)  | TTIAL  |  | Yes [                        | No if  |                                 |  | Private   |
| Specific Zon<br>Zoning Com<br>is the highes  | olog Classi<br>pliance D<br>at and besi  | fication R-1 Legal [ ] ( 1 use of subjection Other (descrip  | be)  | 28 MILEO   | Water  | Arsi<br>Zoni<br>faihered (<br>B propose<br>P   | ng Descripti<br>ise)   | on RESIDEN<br>Zoning [] ille<br>and specification<br>or (describe)<br>WELL  | TTIAL  | nt use?   X  Off-allo lapa Street   MAC  | Yes                          | No if  |                                 | ribe   | Private   |
| Specific Zon<br>Zoning Com<br>is the highes<br>Utilities<br>Electricity<br>Gas   | ing Classi<br>plance on<br>at and besi<br>Public   | Continue Cont   | be)  | WE MAIO  | Water<br>Santan  | Area Zoni faihered ( B propose P   | ng Descripti<br>ise)   | on RESIDEN Zoring   Italia and specification (describe)   WELL   SEPTIC   | VTIAL<br>gal (describe)<br>rns) the prese  | nt use?  | Yes                          | No if  |                                 | ribe<br>Public   | Private   |
| Specific Zor<br>Zoning Com<br>Is the higher<br>Utilities<br>Electricity<br>Gas<br>FEMA Specia  | plance Date and best Public  | Ication R-1 Legal   in the control of the control o | be) .<br>/PROP/  | WE No.   | Water Sanitary   | Arec<br>Zoni<br>faithered U<br>B propose<br>P<br>P<br>/ Sewer<br>ed Zone   | ng Descripti<br>se)  No<br>d per plans<br>while Other  | on RESIDEN Zoring The Bind specification (describe) WELL SEPTIC FEMA Mar  | TTIAL gal (describe) ms) the prese   | nt use?  | Yes                          | No if  | No, desc                        | ribe Public  |   |
| Specific Zoning Com<br>Zoning Com<br>Is the highes<br>Utilities<br>Electricity<br>Gas<br>FEMA Specia<br>Are the utilitie   | pliance Date and best pliance Date and best public Date and off-   | ication R-1 Legal   I tuse of subjection Other (description Discription ELEC. Zard Area   Site improvement   | be) /PROPA Yes   | WE Mo  | Water Sanitary FEMA Flor   | Area Zoni falhered ( B propose P P Sewer and Zone P P P P P P P P P P P P P P P P P P P  | ng Descripti<br>ise)   | on RESIDEN Zoning I lie and specificatio  (describe)  WELL  SEPTIC  FEMA Map  | TTIAL  gal (describe)  ns) the prese   | Off-alls Import  | Yes                          | No if  | No, desc                        | ribe<br>Public   |   |
| Specific Zoning Com<br>Zoning Com<br>Is the highes<br>Utilities<br>Electricity<br>Gas<br>FEMA Specia<br>Are the utilitie   | pliance Date and best pliance Date and best public Date and off-   | ication R-1 Legal   I tuse of subjection Other (description Discription ELEC. Zard Area   Site improvement   | be) /PROPA Yes   | WE Mo  | Water Sanitary FEMA Flor   | Area Zoni falhered ( B propose P P Sewer and Zone P P P P P P P P P P P P P P P P P P P  | ng Descripti<br>ise)   | on RESIDEN Zoring The Bind specification (describe) WELL SEPTIC FEMA Mar  | TTIAL  gal (describe)  ns) the prese   | Off-alls Import  | Yes<br>Presents<br>ADAM<br>E | No if  | No, dasc<br>IA Map D            | ribe Public    Colored   C | /84   |
| Specific Zoning Com<br>Zoning Com<br>Is the highes<br>Utilities<br>Electricity<br>Gas<br>FEMA Specia<br>Are the utilitie   | pliance Date and best pliance Date and best public Date and off-   | ication R-1 Legal   I tuse of subjection Other (description Discription ELEC. Zard Area   Site improvement   | be) /PROPA Yes   | WE Mo  | Water Sanitary FEMA Flor   | Area Zoni falhered ( B propose P P Sewer and Zone P P P P P P P P P P P P P P P P P P P  | ng Descripti<br>ise)   | on RESIDEN Zoning I lie and specificatio  (describe)  WELL  SEPTIC  FEMA Map  | TTIAL  gal (describe)  ns) the prese   | Off-alls Import  | Yes<br>Presents<br>ADAM<br>E | No if  | No, dasc<br>IA Map D            | ribe Public  | []<br> <br> 84  |
| Specific Zoning Communication Is the highest Utilities  Electricity  Gas  FEMA Special Are the utilities   | pliance Date and best pliance Date and best public Date and off-   | ication R-1 Legal   I tuse of subjection Other (description Discription ELEC. Zard Area   Site improvement   | be) /PROPA Yes   | WE Mo  | Water Sanitary FEMA Flor   | Area Zoni falhered ( B propose P P Sewer and Zone P P P P P P P P P P P P P P P P P P P  | ng Descripti<br>ise)   | on RESIDEN Zoning I lie and specificatio  (describe)  WELL  SEPTIC  FEMA Map  | TTIAL  gal (describe)  ns) the prese   | Off-alls Import  | Yes<br>Presents<br>ADAM<br>E | No if  | No, dasc<br>IA Map D            | ribe Public    Colored   C | []<br> <br> 84  |
| Specific Zor<br>Zorling Com<br>Is the highes<br>Utilities<br>Electricity<br>Gas<br>FEMA Specia<br>Are the utilitie<br>Are there any  | Ing Classi pliance   t and best  Public  Diagram  if Flood Hass and off- adverse s   | Cation R-1   Legal     | /PROP/<br>/PROP/<br>Yes [<br>lents typic<br>or externa   | NE No al factors (   | Water<br>Sanitary<br>FEMA Flor<br>market an<br>(assement   | Arec Zoni faihered Us propose F / Sewer ad Zone ea?  | ng Descripti<br>ise)   | on RESIDEN Zoning   Itie and specificatio or (describe)   WELL     SEPTIC     FEMA Map   No If No, d  | TTIAL gai (describe) ms) the prese  # 34056 escribe ditions, land  | Off-allo happer MAC Alloy NON 20030A US68, 8tc.)?  | Yes                          | No if  | No, desc<br>IA Map D            | Public  Public  Ale 2/15  Yes, descri  | /84<br>be   |
| Specific Zor<br>Zoring Corn<br>Is the highes<br>Utilities<br>Electricity<br>Gas<br>FEMA Specia<br>Are the utilitie<br>Are there any  | Ing Classi<br>plance that and best<br>Public that and best<br>public that and that as and off-<br>adverse s  | Ication R-1 Legal   1 Lega | /PROP/<br>  Yes  <br>  ents typic<br>  or externs  | NNE  Mo al for the   | Water<br>Sanitary<br>FEMA Flo<br>meriet an<br>(easement  | Arec Zoni faihered Us propose Propose Propose od Zone 92?  | ng Descripti<br>se)  | on RESIDEN Zoning   No zoning | TTIAL gal (describe gas) the prese  # 34056 escribe dilitions, land  | off-site impaction of the control of | Yes                          | No if  | No, desc<br>IA Map D            | Public  Public  Ale 2/15  Yes, descri  | /84<br>be   |
| Specific Zor<br>Zoring Com<br>Is the highes<br>Unifices<br>Electricity<br>Gas<br>FEMA Specia<br>Are the utilitie<br>Are there any  | Public Public Public Ai Flood Hass and off- adverse s Construction   | Ication R-1 Legal       Legal       Legal       Legal       Legal  | /PROP/  /PROP/  Yes    ents typic  or externs  | ME Mo al for the   | Water Sanitary FEMA Fior market an (assement   | Arec Zoni faihered ( propose P | ng Descripti<br>see  | on RESIDEN Zoring I its and specification or (describe) WELL SEPTIC FEMA Map No If No, d wironmental cor  | TTIAL gal (describe) nns) the prese  9 \$ 34056 escribe validons, land  washpilons? Walls C  | Off-site important MACC Alloy NON 20030A USBS, BIC.)?  | Yes                          | No if  | No, desc<br>IA Map D<br>I No If | Public  Public  Ale 2/15  Yes, descri  | /84   be  |
| Specific Zor Zoning Com Is the highest Utilities  Little Highest Electricity Gas FEMA Special Are the utilities Are there any Units I One # of Stories   | Public  Public  Public  Ai Flood Hass and off- adverse s   | Iteration R-1 Legal   I use of subject of su | /PROPA  /PROPA  Yes  ents typic  or externa  | WHE  Mo al for the al factors (  | Water Sanitary FEMA Flor Market an (ansomer)   | Arec Zoni faihered ( propose P | ng Descripti<br>se)  No d per plans :<br>utilize Otto<br>Yes  C<br>Yes  C<br>Yes  C<br>My Yes  C   | on RESIDEN Zoring   No Zoring | TTIAL, gal (describe) and the present of the presen | off-sile huper Street MAC Alley NON 20030A US68, 6tr.)?  | Yes                          | No if  | No, desc<br>IA Map D<br>I No If | Public  Public  Ale 2/15  Yes, descri  | /84 be s/condition:   |
| Specific Zor Zoning Com Is the highest Utilities  Electricity Gas FEMA Specia Are the utilitie Are there any Units So On The Community of Special Community of Special Community of Stories Type Det Zoning Z | Public Public Public Ai Flood Hass and off- adverse s  The Control of the Control Att.   | Iteration R-1 Legal   I use of subject Other (described in the conditions of the con | /PROPA  J Yes _ ents typic or externa  | ME Mo al for the al factors (  | Water Sanitary FEMA Flo market an (easement  | Arec Zoni faihered ( propose P | ng Descripti<br>seg   No<br>d per plans<br>ubilic Othe<br>  X<br>Yes   C<br>  X<br>  Yes   C<br>  C<br>  X Yes   C<br>  C<br>  X Yes   X Yes   C<br>  X Yes   X Yes   C<br>  X Yes   X Yes | on RESIDEN Zoring   No zoring | TTIAL  gal (describe)  ms) the prese  ## 34056  escribe  additions, land  walk  Walk  Que  ## 34056  | Off-allo huge<br>Street MAC<br>Alley NON<br>20030A<br>USBS, etc.)?   | Yes                          | No if  | No, desc                        | Public  Public  All 2/15  All 2/15  Yes, descri  | ibe  s/condition:  LE/VIN/AV  |
| Specific Zor Zoning Com Is the highest Utilities  Electricity Gas FEMA Specia Are the utilitie Are there any Units So On The Community of Special Community of Special Community of Stories Type Det Edisting  | plance patential plance | Iteration R-1 Legal    | /PROPA  J Yes _ ents typic or externa  | MNE Mo af for the all factors ( Concre Full Basesement Fi  | Water Sanitary FEMA Flor mariest an (ansement  | Ares Zoni faithered (L propose  P / Sewer  George  Se, encrose  Cra  Part  | ng Descriptions of Property of   | on RESIDEN Zoring   No zoring | TTIAL gal (describe) and the present of the present | Off-allo huge<br>Street MAC<br>Alley NON<br>20030A<br>USBS, etc.)?   | Yes                          | No if  Type  FEN  /es   Interiors  Walls  Trim/Fi  Bath Fic  | No, desc                        | Public  Public  Alle 2/15  Yes, descri   | be  s/condition: LE/NIVAV  VG  1LE/AVG  |
| Specific Zor Zoning Com Is the higher Utilities Electricity Gas FEMA Specia Are the utilitie Are there any  Units 💢 One # of Storles Type 💆 Det I Edsting [ Design (Style)   | plance Det and best and best and best and best and best all a second best and off-radverse second best  | Iteration R-1 Legal   I use of subject of su | /PROP/   Yes     White     Yes     White     Yes     White     Yes     White     White | ANE Allo al for the al factors ( Concre Full Bas account A   | Water Sanitary FEMA Flo market an (assement le Slab lettura letsh Erlry/Edi  | Ares Zoni Gathered U propose P / Sewer ad Zone usa?  Gra Paul  Cra Paul  | ng Descripti<br>seg   No<br>d per plans<br>ubilic Othe<br>  X<br>Yes   C<br>  X<br>  Yes   C<br>  C<br>  X Yes   C<br>  C<br>  X Yes   X Yes   C<br>  X Yes   X Yes   C<br>  X Yes   X Yes | on RESIDEN Zoring   Ne Zoring | ATIAL  gal (describe)  ns) the prese  ## 34056  secribe  additions, land  ## 34056  secribe  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  | Off-sile important MAC Alley NON 20030A  US68, 6tc.)?  Windowskip CONCRETE YOOD/AVG SPHALT/AVG OMBO/AVG  | Yes                          | No if  Type  FEN  /es   Interiors  Walls  Trim/Fi  Bath Fic  | No, desc                        | Public  Public  Alle 2/15  Yes, descri   | be  s/condition: LE/NIVAV  VG  1LE/AVG  |
| Specific Zor Zoning Com Is the higher Uniffice Electricity Gas FEMA Specia Are the utilitie Are there any Units  One # of Stories Type  Design (Syle) Vear Built   | Public  Public  Public  Air Flood Hass and off- adverse s  TV  Att.  Propose  194  | Iteration R-1 Legal   I use of subject of su | /PROP/ Yes   ents typic or externa  y Unit   Const.   Be   | WHE  Mo al for the in factors of  | Water Sanitary FEMA Fio market an (assement te Stab terrunt trea   | Ares Zoni faithered U B propose  P / Sewer ad Zone ea? ts, encros  Cra Part  | ng Descripti<br>seg   No<br>d per plans<br>ubile Othu<br>  X<br>Yes   C<br>  C<br>  X Yes   C<br>  Chments   on<br>  Ni/A sq<br>  Ni/A<br>  Aurop Pamp   | on RESIDEN Zoning   Ne Zoning | ATIAL  gal (describe)  ns) the prese  ## 34056  secribe  additions, land  ## 34056  secribe  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  ## 34056  | off use?   Off-affe hape Street MAC Alley NON 20030A  uses, etc.)?  ONCRETE VOOD/AVG SPHALT/A\ LUM/AVG   | Yes Downson San ADAM E       | FEN  FEN  FEN  FEN  FEN  FEN  FINITE  FINITE | No, desc                        | Public  Public  Alle 2/15  Yes, descri   | in i  |
| Specific Zor Zoning Com Is the higher Unifice Electricity Gas FEMA Specia Are the utilitie Are there any  # of Stories Type  Edisting [ Design (Style) Vear Built Effective Age (  | plance   plance   plance   plance   plance   plance   public   plance   pla | Iteration R-1 Legal    | /PROPA    Yes     Yes     Yes     Yes     One of the content of th | ANE Allo Allo al for the al factors ( Concre Full Basement A seement A seement A concre Doubtide   | Water Sanitary FEMA Flor market an (ansomen) te Slab nement trea inish   | Ares Zoni faithered U B propose  P / Sewer ad Zone aa? bs, encros  T Cra Pari  | ng Descripti<br>sej No<br>d per plans<br>ubile Othu<br>Secondary<br>WYSS C<br>C<br>C YSS C<br>Chments, en<br>MYA<br>semp Pamp  | on RESIDEN Zoring   No Zoring | TTIAL, gal (describe) and the present of the presen | off-sile haper Street MAC Alley NON 20030A US68, 6tc.)?  ***********************************   | Yes                          | FEA  | No, desc                        | Public Pu | be  s/condition LE/VIN/AV LL/AVG VG ILE/AVG ILE/AVG   |
| Specific Zor Zoning Com Is the higher Utilities Electricity Gas FEMA Specia Are the utilitie Are there any  # of Stories Type  Det Edsting  Design (Style) Wear Built Effective Age (Attic   | plance Date and best and best and best and best and best and best and off-radius adverse s TV Att. Propose CC T90 Yrs 10   | Iteration R-1 Legal   I use of subject Other (cleaceril  ELECTOR   | /PROPA  Yes   Yes  | Mo al for the infectors of the control of the contr | Water Sanitary FEMA Flo market an (aassment les Stab nement lesa lesh Entry/Edi Lofe FWA   | Ares Zoni faithered ( B propose  P / Sewer  od Zone ua?  IS, encros  t Sestation Sestation Sestation J HWBB  | ng Descripti sej No d per plans ubilie Othe  Very Service   | on RESIDEN Zoning I the and specification or (describe) WELL SEPTIC FEMA Map No If No, d witronnental cor Poundation t Education Wa R. Roof Surfac Window Typ Stoom Typ Screene nt Amendics   | TTIAL, gal (describe) and the present of the presen | off-sile huper Street MAC Alley NON 20030A US68, 6tc.)?  ***********************************   | Yes                          | FEA  | No, desc                        | Public Pu | is/condition LE/NI/AV LL/AVG VG ILE/AVG   |
| Specific Zor Zoning Com Is the higher Utilities Electricity Gas FEMA Specia Are the utilitie Are there any Units One # of Stories Type Oesign (Style) Vear Built Effective Age ( Attic Drop Stair  | plance Date and best and best and best and best and best and best and off-radius adverse s TV Att. Propose CC T90 Yrs 10   | Iteration R-1 Legal   I use of subject   I use of s | /PROPA  Yes  Was typic  or externs  ry Unit  Const. B:  Ev   | ANIE   | Water Sanitary FEMA Fiormanicat an (assement le Stab le Stab le Stab le Entry/Edi Libb FWA LLBB  | Ares Zoni faithered ( propose  pr / Sewer od Zone aa? ts, encros  t Sestation Fart HW88 Ruel E   | ag Descripti se)   No d per plans ubilic Othe   X Yes   C X Yes   C X Yes   C X H H H H H H H H H H H H H H H H H H  | on RESIDEN Zoring   No Zoring | TTIAL  gal (describe)  ns) the prese  ## 34056  escribe escribe ditions, land  wells  Wells  Wells  Average  Average  Y  Y  ets) ##  | off-sile lugar Street MAC Allay NON 20030A  uses, etc.)?  **Situation lugar VOOD/AVG SPHALT/AVI LUM/AVG ES/AVG SYAVG Woodstree  Woodstree  | Yes                          | FEA  | No, desc                        | Public  Public  Alle 2/15/ Yes, descri   | is/condition: ILE/VIN/AV LL/AVG VG ILE/AVG MULTIPLE E/GRAVE   |
| Specific Zor Zorling Com Is the highes I the highes I Electricity Gas FEMA Specia Are the utilitie Are there any I the special Company of Stories On I the special Company of Stories I the special Co | plance Det and best and effect adverse s TV . Att. Propose CC 194 Yrs) 10   | Iteration R-1 Legal   I use of subject   I use of s | /PROP/   Yes     Yes     tents typic     or externs     or externs | ANIE  Mo al for the al factors ( Concrete Basement R Outside foliage of Dampes all foliage ( Concrete Basement R Outside foliage ( Concrete Basement R Outside foliage ( Concrete Basement R Outside Basement R Outside Basement R Outside Basement R Outside Gampes all foliage ( Concrete Basement R Outside Basement R Out | Water Sanitary FEMA Fiormarket an (assement les State) Les State L | Ares Zoni faithered ( propose p / Sewer od Zone aa? is, encros car Part  t sestation Settom Hinnis Ruel E Air Condi  | ng Description   No d per plans   No d p   | on RESIDEN Zoring   No Zoring | TTIAL  gal (describe)  pa 4 34056  escribe  escribe  escribe  escribe  escribe  escribe  Additions, land  escribe  escri | Off-sile lugar Street MAC Allay NON 20030A US88, etc.)?  Windfartigle CONCRETE VOOD/AVG SPHALT/AV LUM/AVG ES/AVG Woodstree Perch   | Yes Secondition (S) # 1      | FEN  | No, desc                        | Public Pu | is/condition LE/NI/AV LL/AVG VG ILE/AVG   |
| Specific Zor Zoning Com Is the higher Unifice Electricity Gas FEMA Specia Are the utilitie Are there any Units  One # of Stories Design (Style) Year Built Effective Age (Attic Drop Stair Fioor Finalshed   | Ing Classiplance   Public  | Iteration R-1 Legal    | /PROPA    Yes     Yes     Yes     Or externs    Or externs   Or externs    Or externs    | ANE  Mo af for the af factors of Concre Full Bassement A Seement Outside fidence of Damper ading Other E Other E   | Water Sanitary FEMA Fiormarket an (gasement de Stab bernent urea lanish Entry/Edi FWA   LBB Contral  | Ares Zoni faithered L propose  P / Sewer od Zone ea? ts, encrose  Cra Part  Ruel E Ruel E Air Conte  | ng Description of per plans within the per plans wi   | on RESIDEN Zoring   Ne Zoring | TTIAL  gal (describe)  partial describe  partial describe  gardinous, and  partial describe  partial d | off-site impact Street MAC Alley NON 20030A  UB68, 8tc.)?  Whethering to the control of the cont | Yes Secondition (S) # 1      | FEN  | No, desc                        | Public Pu | be  be/condition/ LE/VIN/AV LL/AVG VG ILE/AVG |
| Specific Zor Zoning Com Is the higher Utilities Electricity Gas FEMA Specia Are the utilitie Are there any # of Stories Type  Det Wear Built Effective Age ( Attic Drop Stair Floor Floor Floor Floished Appliances  | Ing Classiplance   Public  | Iteration R-1 Legal    | /PROPA    Yes     ents typic   or externs  y Unit     Const     Ev     Co  | ANIE  Mo af for the all factors of factors o | Water Sanitary FEMA Flor Market an (assement de Stab de Stab de Stab format vera lacish Entry/Ed FWA LES Gentral at assher   | Ares Zoni faithered L s propose  P / Sewer od Zone ea? ts, encrose  Cra Per t Sestation Settomer Hw68 Ruel E Air Couth Dispose   | ng Description of per plans and per plans an   | on RESIDEN Zoring   Ne Zoring | TTIAL  gal (describe)  partial describe  partial describe  gardinous, and  partial describe  partial d | off-site important in the second of the seco | Yes December 1               | FEN  | No, desc                        | Public Pu | is/condition: ILE/VIN/AV LL/AVG VG ILE/AVG ILE/AVG MULTIPLE E/GRAVE TWO   |
| Specific Zor Zoning Com Is the higher Utilities Electricity Gas FEMA Specia Are the utilitie Are there any  # of Stories Type  Det Edisting  Design (Style) Wear Built Effective Age (Attic Drop Stair Floor Floor Floor Floor Floors Floished   | Ing Classiplance Data and best tand best tand best public Data and public Data and off-radverse s Data and off-radverse s Data Data Data Data Data Data Data Da  | Iteration R-1 Legal   I use of subject   I use of s | /PROPA Yes   was typic or externs ry Unit   ry Unit   const    | ANIE  Mo af for the af factors of Concre Full Bassement A Seement Dampes ading   Other E Other Seement A Record Seement A Rec | Water Sanitary FEMA Flor market an (easement te Slab terruent trea linish Entry/Edi LBB Contral asher  | Ares Zoni faithered U B propose  P / Sewer ad Zone ea? ts, encroa  T Part  T Part  T Air Condi T Puet E Air Condi Dispose  | ng Description see   No d per plans   ubile Other  | on RESIDEN Zoring   No Zoring   No Zoring   No Zoring   No Zoring   No WELL SEPTIC FEMA Map No If No, d vironmental cor Foundation t District Wa R Roof Suriac S Gutters & Di Window Typ Storm Sasty Sorom Sasty Sorom Na Zoring Pool Owave   W   | TTIAL  gal (describe)  gal (d  | off-sile haper Street MAC Alley NON 20030A US6S, etc.)?  **Simulaterists.* CONCRETE VOOD/AVG SPHALT/A\ LUM/AVG OMBO/AVG ES/AVG Fence Porch Other BAA  COther Gen   | Yes December 1               | FEN  | No, desc                        | Public  Public  All 2/15,  Yes, descri  Amatogal  ADWD/TI  ANORE  FOR Cars F  STON  F of Cars  Det.  | is/condition: ILE/VIN/AV LL/AVG VG ILE/AVG ILE/AVG MULTIPLE E/GRAVE TWO   |
| Specific Zor Zoning Com Is the higher Utilities Electricity Gas FEMA Specia Are the utilitie Are there any  # of Stories Type  Det Edsting Design (Style) Wear Built Effective Age (Attic Drop Stair Fioor Fioor Fioor Fioor Fioor Fioished Appliances Appliances Appliances and   | Ing Classiplance Date and best and best and best and best and best and off-radius adverse s TV Att. Propos CC 199 Yrs) 10 Refrigera bove grant bove grant res (specimen)   | Iteration R-1 Legal   I use of subject   I use of s | /PROPA  Yes  I Y | ANIE  ANIE  ANO all for the colors of the co | Water Sanitary FEMA Flor market an (easement te Slab terruent trea linish Entry/Edi LBB Contral asher  | Ares Zoni faithered U B propose  P / Sewer ad Zone ea? ts, encroa  T Part  T Part  T Air Condi T Puet E Air Condi Dispose  | ng Description see   No d per plans   ubile Other  | on RESIDEN Zoring   No Zoring   No Zoring   No Zoring   No Zoring   No WELL SEPTIC FEMA Map No If No, d vironmental cor Foundation t District Wa R Roof Suriac S Gutters & Di Window Typ Storm Sasty Sorom Sasty Sorom Na Zoring Pool Owave   W   | TTIAL  gal (describe)  gal (d  | off-sile haper Street MAC Alley NON 20030A US6S, etc.)?  **Simulaterists.* CONCRETE VOOD/AVG SPHALT/A\ LUM/AVG OMBO/AVG ES/AVG Fence Porch Other BAA  COther Gen   | Yes December 1               | FEN  | No, desc                        | Public  Public  All 2/15,  Yes, descri  Amatogal  ADWD/TI  ANORE  FOR Cars F  STON  F of Cars  Det.  | is/condition: ILE/VIN/AV LL/AVG VG ILE/AVG ILE/AVG MULTIPLE E/GRAVE TWO   |
| Specific Zor Zoning Com Is the higher Utilities Electricity Gas FEMA Specia Are the utilitie Are there any Units SQ On He of Stories Type Det Edisting Design (Style) Vear Built Effective Age (Additional Feature) Appliances Finished Appliances Additional feature MINDOWS  | Public  Public  Public  Air Flood Hass and off- adverse s  TV  Att.  Propose  CCC 194  Yrs) 10  Refrigera  Refrigera  Revergera  COC gradi   | Iteration R-1 Legal    | PROPA  Yes  I Ye | ANIE  Mo af for the indicators of the control of th | Water Sanitary FEMA Fiormarket an (gasement de Stab le Stab leriny/Edi FWA   LAB LAB LOBBER Gasement  WOOD   | Ares Zoni Saltered L s propose  P / Sewer od Zone sez? is, encros  L Cra Per  R Sestation Settomer Hw68 Air Conth Dispose 3 STOVE  | ng Description  general plants of the plants   | On RESIDEN Zoring   No Zoring | TTIAL  gal (describe)  gal (de | off-sile lapses Street MAC Alley NON 20030A US6S, etc.)?  Substreets CONCRETE VOOD/AVG SPHALT/A\ LUM/AVG OMBO/AVG ES/AVG ES/AVG Fence Porch Other BAI CONER BAI CONER TE   | Yes                          | FEN  | No, desc                        | Public Public Public All 2/15 Yes, descri Public Public Public Area About Public Publi | is/condition: ILE/VIN/AV LL/AVG VG ILE/AVG ILE/AVG MULTIPLE E/GRAVE TWO   |
| Specific Zor Zorling Com Is the higher It is | Ing Classiplance   plance   plance   plance   plance   plance   plance   plance   public   | Iteration R-1 Legal   I use of subject   I use of s | PROPA  PROPA  Yes     Yes     ents typic   or externs    vy Unit     const     const   | ANIE  Mo af for the all factors of the control of t | Water Sanitary FEMA Fiormarket an (gasement de Stab bernent urea hotsh Entry/Edi FWA LBB Contral at asher s WOOD   | Ares Zoni Saltered L s propose  P / Sewer od Zone sez? is, encros  L Cra Per  R Sestation Settomer Hw68 Air Conth Dispose 3 STOVE  | ng Description  general plants of the plants   | on RESIDEN Zoring   No Zoring   No Zoring   No Zoring   No Zoring   No WELL SEPTIC FEMA Map No If No, d vironmental cor Foundation t District Wa R Roof Suriac S Gutters & Di Window Typ Storm Sasty Sorom Sasty Sorom Na Zoring Pool Owave   W   | TTIAL  gal (describe)  gal (de | off-sile lapses Street MAC Alley NON 20030A US6S, etc.)?  Substreets CONCRETE VOOD/AVG SPHALT/A\ LUM/AVG OMBO/AVG ES/AVG ES/AVG Fence Porch Other BAI CONER BAI CONER TE   | Yes                          | FEN  | No, desc                        | Public Public Public All 2/15 Yes, descri Public Pu | is/condition) ILE/VIN/AV LL/AVG VG ILE/AVG ILE/AVG MULTIPLE E/GRAVE TWO   |
| Specific Zor Zorling Com Is the higher Is the higher It is higher It i | Ing Classiplance   plance   plance   plance   plance   plance   plance   plance   public   | Iteration R-1 Legal   I use of subject   I use of s | PROPA  PROPA  Yes     Yes     ents typic   or externs    vy Unit     const     const   | ANIE  Mo af for the all factors of the control of t | Water Sanitary FEMA Fiormarket an (gasement de Stab bernent urea hotsh Entry/Edi FWA LBB Contral at asher s WOOD   | Ares Zoni Saltered L s propose  P / Sewer od Zone sez? is, encros  L Cra Per  R Sestation Settomer Hw68 Air Conth Dispose 3 STOVE  | ng Description  general plants of the plants   | On RESIDEN Zoring   No Zoring | TTIAL  gal (describe)  gal (de | off-sile haper Street MAC Alley NON 20030A US6S, etc.)?  **Simulaterists.* CONCRETE VOOD/AVG SPHALT/A\ LUM/AVG OMBO/AVG ES/AVG Fence Porch Other BAA  COther Gen   | Yes                          | FEN  | No, desc                        | Public Public Public All 2/15 Yes, descri Public Pu | is/condition) ILE/VIN/AV LL/AVG VG ILE/AVG ILE/AVG MULTIPLE E/GRAVE TWO   |
| Specific Zor Zoning Com Is the higher Utilities Electricity Gas FEMA Specia Are the utilitie Are there any Units SOn # of Stories Type Det Edisting Design (Style) Vear Built Effective Age ( Additional Featur Windows Windows Describe the co  | Ing Classiplance   plance   plance   plance   plance   plance   plance   plance   public   | Iteration R-1 Legal   I use of subject   I use of s | PROPA  PROPA  Yes     Yes     ents typic   or externs    vy Unit     const     const   | ANIE  Mo af for the all factors of the control of t | Water Sanitary FEMA Fiormarket an (gasement de Stab bernent urea hotsh Entry/Edi FWA LBB Contral at asher s WOOD   | Ares Zoni Saltered L s propose  P / Sewer od Zone sez? is, encros  L Cra Per  R Sestation Settomer Hw68 Air Conth Dispose 3 STOVE  | ng Description  general plants of the plants   | On RESIDEN Zoring   No Zoring | TTIAL  gal (describe)  gal (de | off-sile lapses Street MAC Alley NON 20030A US6S, etc.)?  Substreets CONCRETE VOOD/AVG SPHALT/A\ LUM/AVG OMBO/AVG ES/AVG ES/AVG Fence Porch Other BAI CONER BAI CONER TE   | Yes                          | FEN  | No, desc                        | Public Public Public All 2/15 Yes, descri Public Pu | is/condition) ILE/VIN/AV LL/AVG VG ILE/AVG ILE/AVG MULTIPLE E/GRAVE TWO   |
| Specific Zor Zorling Com Is the higher It is | Ing Classiplance   plance   plance   plance   plance   plance   plance   plance   public   | Iteration R-1 Legal   I use of subject   I use of s | PROPA  PROPA  Yes     Yes     ents typic   or externs    vy Unit     const     const   | ANIE  Mo af for the all factors of the control of t | Water Sanitary FEMA Fiormarket an (gasement de Stab bernent urea hotsh Entry/Edi FWA LBB Contral at asher s WOOD   | Ares Zoni Saltered L s propose  P / Sewer od Zone sez? is, encros  L Cra Per  R Sestation Settomer Hw68 Air Conth Dispose 3 STOVE  | ng Description  general plants of the plants   | On RESIDEN Zoring   No Zoring | TTIAL  gal (describe)  gal (de | off-sile lapses Street MAC Alley NON 20030A US6S, etc.)?  Substreets CONCRETE VOOD/AVG SPHALT/A\ LUM/AVG OMBO/AVG ES/AVG ES/AVG Fence Porch Other BAI CONER BAI CONER TE   | Yes                          | FEN  | No, desc                        | Public Public Public All 2/15 Yes, descri Public Pu | is/condition) ILE/VIN/AV LL/AVG VG ILE/AVG ILE/AVG MULTIPLE E/GRAVE TWO   |
| Specific Zor Zoning Com Is the higher Utilities Electricity Gas FEMA Specia Are the utilitie Are there any  # of Stories Type  Det Edsting  Design (Style) Wear Built Effective Age ( Attic  Drop Stair Floor Floor Floor Floor Floor Floor Floor Highshed Appliances  Appliances  Appliances  Appliance area andditional feature WINDOWS/ Describe the co   | Ing Classiplance Data and best and best and best and best and off-radius and off- | Iteration R-1 Legal   I use of subject   Legal   Lega | /PROPA /P | ANIE  ANIE  Ano al for the difference of Concre  Concre  Full Basement A Beament Fi  Outside fidence of Damper ading   Individua    Other E colling   Individua    Other E colling   Individua    Other E colling   Individua    NGS   Individua   Individua   Individua    NGS   Individua   Individua   Individua   Individua    NGS   Individua   Individua   Individua   Individua    NGS   Individua   Individ | Water Sanitary FEMA Fiormanicat an (casement treat an (casement treat an casement tr | Area Zoni faithered ( to propose  | ng Description of per plans of  | On RESIDEN Zoring   No Zoring | TTIAL  gal (describe)  ne) the prese  ## 34066  escribe  escribe  escribe  escribe  escribe  All  escribe  escribe  All  escribe  | off-sile lapses Street MAC Alley NON 20030A US6S, etc.)?  Substreets CONCRETE VOOD/AVG SPHALT/A\ LUM/AVG OMBO/AVG ES/AVG ES/AVG Fence Porch Other BAI CONER BAI CONER TE   | Yes                          | FEN  | No, desc                        | Public Public Public All 2/15 Yes, descri Public Pu | is/condition) ILE/VIN/AV LL/AVG VG ILE/AVG ILE/AVG MULTIPLE E/GRAVE TWO   |

#### File No. 12 WANTAGE SCHOOL ROAD! Page #2

| There are N/A compa  | itable properties currer  | illy offered for sale   | esidential /   | shood masion in a  | day from A saids   | File # 12 WANT   |  |
|--|---|---|--|--|--|--|--|
| moto ata 141W combs  |   | ser asignoomood wi  | PMR The past twelve mo   | u se piagras admi  | N/A ¢ mini sul   | to\$ N   |  |
| I EAS OF ME  | i godgeni   | CUMP7H  | ABLE SALE#1  | COMPA  | ABLE SALE # 2  | to \$  | N/A<br>DLE SALE # 3                              |
| WANTAGE  | SCHOOL ROAD   | 72 SHERMAN  | RIDGE ROAD   | 109 SHERM  | N RIDGE ROAD   | 11 PHILIP TER  |  |
| Proximity to Subject   | OWNSHIP, N.J. 07  | 4 WANTAGE TO<br>2.04 miles  | DWNSHIP  | WANTAGE T  | OWNSHIP  | WANTAGE TO   |  |
| Sale Price   | \$  | 53.00   | 212 444 00   | 2.49 miles<br>0.43   | :  | 2.28 miles   |  |
| Sale Price/Gross Liv. Area   | \$ 89.1   | 1.5 174.47 80   | A CONTRACTOR OF THE  | 3 229.90   | IL 412,00  | 0  | \$ 440   |
| Data Source(s)   | the same of the same  | 羽 GARDEN STA  | TEMS   | GARDEN STA   | TF M S   | GARDEN STAT  | STATE AND DR                                     |
| Verification Source(s) VALUE ADJUSTMENTS   | <b>多主义是</b> 的实  | MLS#2272857   |  | MLS#227492   |  | MLS#2336857  | E IVILS  |
| Sales or Financing   | DESCRIPTION   | DESCRIPTION   | +(-) \$ Adjustment   |  | +(-) \$ Adjustment   |  | +(-) \$ Adjustrr                                 |
| Concessions  |   | CONV MTGE<br>NONE KNOW  |  | N/A  |  | CASH   | :  |
| Date of Sale/Time  |   | 1/17/2007   | <del></del>  | NONE KNOW<br>10/11/2006  | N :  | NONE KNOWN   | ļ  |
| Location   | AVERAGE   | AVERAGE   |  | AVERAGE  | <del></del>  | 1/19/2007<br>AVERAGE   | <u></u>  |
| Leasehold/Fee Simple<br>Site   | FEE SIMPLE  | FEE SIMPLE  |  | FEE SIMPLE   | :  | FEE SIMPLE   | ·  |
| View   | 6.07 ACRES POND VIEW  | 4.62 ACRES  |  | 6 ACRES  |  | 1.41 ACRES   | +18,   |
| Design (Style)   | CONTEMP   | COLONIAL  | +10,000  | AVERAGE  | +10,000  | AVERAGE  | +10,   |
| Quality of Construction  | AVERAGE   | AVERAGE   | <del>                                     </del>   | SPLIT LEVEL<br>AVERAGE   | <del> </del>   | CONTEMP  |  |
| Actual Age   | 24  | 6   | -5,000   |  | <del></del>  | AVERAGE<br>22  | ······································           |
| Condition<br>Above Grade   | AVERAGE   | AVERAGE   |  | AVERAGE  |  | AVERAGE  |  |
| Above Grade<br>Room Count  | Total Bilme. Batter<br>8 3 1.5  | Total Barns, Balle  | -  | Yotel Buress. Buth   |  | Total Borms, Baths   | ·  |
| Gross Living Area  | 2,048 sq.ft.  | 8 4 2.5<br>2,550 sq.fi  | -2,000<br>-18,000  | 7 3 25   | =17.77   |  | -3,  |
| Basement & Finished  | N/A   | FULL BSMNT  |  | 1;800 sq.f<br>PART BSMINT  |  |  | -9,0   |
| Rooms Below Grade  | NONE  | UNFINISHED  | ,0,000   | FINISHED   | -5,000<br>-10,000  |  |  |
| Functional Utility   | AVERAGE   | AVERAGE   |  | AVERAGE  | -10,000  | AVERAGE  |  |
| Heating/Cooling<br>Energy Efficient Items  | ELBB/NONE   | HWBB/CAC  | -4,000   | HWBB/NONE  |  | HWBB/NONE  |  |
| Garage/Carport   |   | THERMPANE<br>TWO CAR  |  | THERMPANE  | ļ  | THERM/PANE   |  |
| Porch/Patio/Deck   | T   | PORCH   |  | TWO CAR  | /  | TWO CAR  |  |
|  |   | NONE  | +1,000   | PATIO/PORCH  | +1,000   | PORCH/DECK   | -7,0   |
|  | BALCONY   | NONE  |  | VG POOL  | -8,000   |  | +1,0<br>+1,0                                     |
| let Adjustment (Total)   |   |   |  |  | 1  | NO.  | <u> </u>   |
| djusted Sale Price   |   | ☐ + 図 -<br>Net Adi. 6.7%  | \$ 30,000  | □ + 図 -  | \$ 9,000   |  | 11,0   |
| f Comparables  |   | Net Adj. 6.7 %<br>Bross Adj. 12.1 %   |  | iet Adj. : 2.2 %<br>Bross Adj. : 11.9 %  | 1.   | Net Adj. 2.5 %<br>Gross Adj. 11.1 % \$   | 451.0  |
| ⊠ did □ did not research   |   |   |  | Table 14 may depart  |  |  |  |
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File No. 12 WANTAGE SCHOOL ROAD | Page #4

### **Uniform Residential Appraisal Report**

KENSINGTON FINANCIAL File# 12 WANTAGE SCHOOL RI

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and cartifications. Modifications, additions, or deletions to the intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concessions but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements.The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

### APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the productive of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, tooks substances, adverse environmental conditions, etc.) observed during the inspection of the adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report. I have named such individuals) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tested.

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. if it is appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

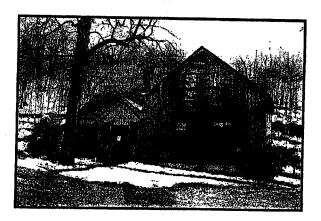
- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Buard of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a lawsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

| APPRAISER  | SUPERVISORY APPRAISER (ONLY IF REQUIRED)               |
|--|--|
| Signature  | Some Ale M   |
| Name LAURA E. READE                                    | Name John Mack   |
| Company Name MACK APPRAISAL SERVICE                    | Company Name MACK APPRAISAL SERVICE                    |
| Company Address 39 WHITFIELD STREET                    |  |
| CALDWELL, NJ 07000                                     |  |
| Telephone Number                                       | CALDWELL, NJ 07006                                     |
| Email Address mackappr@aol.com                         | Telephone Number                                       |
| Date of Signature and Report March 12, 2007            | Ernail Address mackappr@aol.com                        |
| ETTECTIVE Date of Appraisal MARCH 5, 2007              | Date of Signature March 12, 2007                       |
| State Certification #                                  | State Certification #                                  |
|  | or State License # 03205                               |
| Ott. 11  | State NJ   |
| OF UTITIEF (DESCRIBE) State #State #                   | Expiration Date of Octalication of License 12/3 1/2007 |
| Expiration Date of Certification or License 12/31/2007 | SUBJECT PROPERTY                                       |
| ADDRESS OF PHOPERTY APPRAISED                          | Did not inepeat cubject property                       |
| 12 WANTAGE SCHOOL ROAD                                 | Did inspect exterior of subject property from street   |
| WANTAGE TOWNSHIP, N.J. 07461                           | Date of inspection                                     |
| APPRAISED VALUE OF SUBJECT PROPERTY \$ 490,000         | Did inspect interior and exterior of outlinet arrange. |

Date of inspection

LENDER/CLIENT

Name



#### Subject Front 12 WANTAGE SCHOOL ROAD

2,048 8 3 1.5 AVERAGE POND VIEW 6.07 ACRES AVERAGE 24

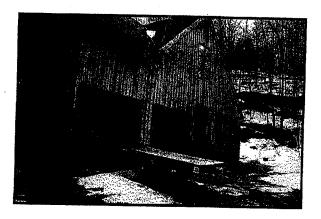


#### **Subject Rear**



Subject Street

HORTOWEY/CHERT GUERNER
PRODERLY Address 12 WANTAGE SCHOOL ROAD
City WANTAGE TOWNSHIP COUNTY SUSSEX State N.J. Zio Code 07461
Lender KENSINGTON FINANCIAL SERVICES



#### Subject Garage 12 WANTAGE SCHOOL ROAD

2,048 8 3 1.5 AVERAGE POND VIEW 6.07 ACRES AVERAGE 24



**Subject Pond** 

Lender KENSINGTON FINANCIAL SERVICES

Zip Code 07461



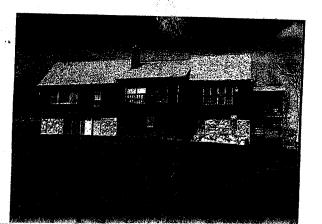
#### Comparable 1

72 SHERMAN RIDGE ROAD 2.04 miles 444,900 2,550 2.5 **AVERAGE AVERAGE 4.62 ACRES** AVERAGE



#### Comparable 2

109 SHERMAN RIDGE ROAD 2.49 miles 412,000 1,800 3 2.5 AVERAGE AVERAGE 6 ACRES **AVERAGE** 



#### Comparable 3

11 PHILIP TERRACE 2.28 miles 440,000 2,300 10 **AVERAGE AVERAGE** 1.41 ACRES **AVERAGE** 

| Borrowar/Client GOERNER                 |            |                |
|---|------------|----------------|
| Property Address 12 WANTAGE SCHOOL ROAD |            |                |
| City WANTAGE TOWNSHIP County SUSSEX     | State N.J. | Zip Code 07461 |
| Lender KENSINGTON FINANCIAL SERVICES    |            |                |



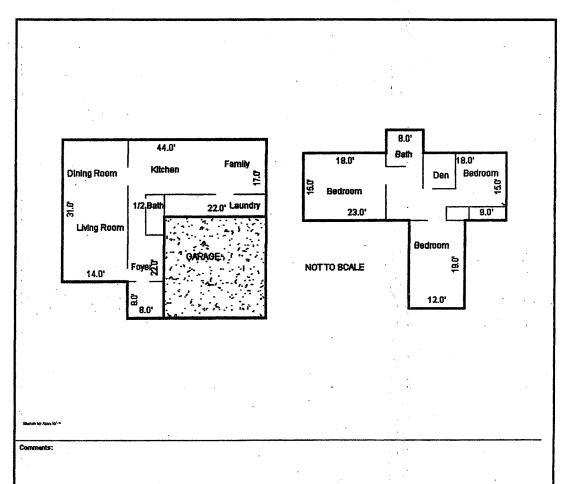
### **Comparable 4**13 LOWE ROAD

AD

1.68 miles
569,000
3,400
10
4
3
AVERAGE
GOOD
1.85 ACRES
AVERAGE
1

Comparable 5

| City | WANTAGE TOWNSHIP       | County SUSSEX | State | N.J. | ZID U008 U7401 |
|------|------------------------|---------------|-------|------|----------------|
| Lend | R KENSINGTON FINANCIAL | SERVICES      |       |      |                |



| AREA CALCULATIONS BUMMARY  Code Description Net Size Net Totals |                                       |                          | Het Totals               | LIVING AREA BREAKDOWN Breakdown Subtotals |   |  |
|---|---------------------------------------|--------------------------|--------------------------|---|---|--|
| GLA1<br>GLA2<br>GLD   | First Floor<br>Second Floor<br>Sarage | 1120.0<br>928.0<br>484.0 | 1126.0<br>928.0<br>464.0 | First Floor                               | 312.0<br>374.0<br>434.0<br>40.0<br>192.0<br>36.0<br>660.0 |  |
|   | ar a s                                |                          |                          |   |   |  |
|   |                                       | ·                        |                          |   | •   |  |
|   | •                                     |                          |                          |   |   |  |